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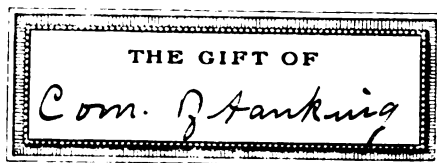
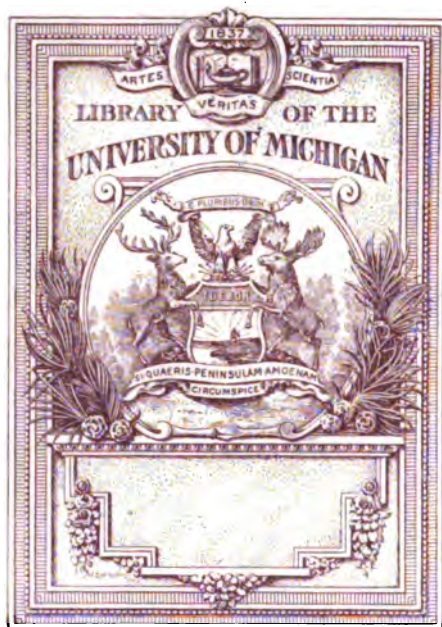
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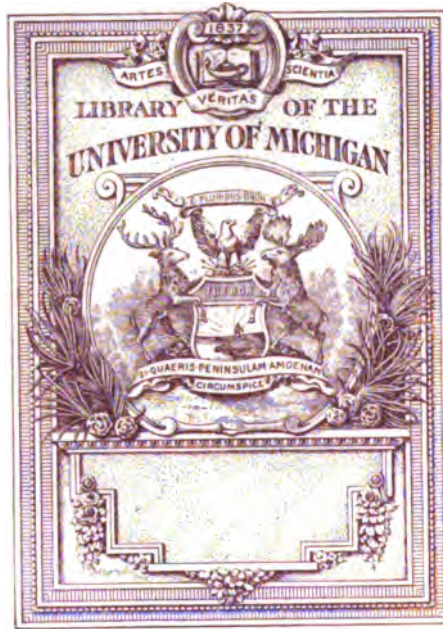
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NINETEENTH ANNUAL REPORT
OF THE COMMISSIONER OF THE
BANKING DEPARTMENT
OF THE
STATE OF MICHIGAN

DECEMBER 31, 1907.



BY AUTHORITY

LANSING, MICHIGAN
WYNKOOP HALLENBECK CRAWFORD CO., STATE PRINTERS
1907

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DEPARTMENT OFFICERS

COMMISSIONER,

H. M. ZIMMERMANN.

DEPUTY COMMISSIONER,

W. DONOVAN.

BANK EXAMINERS,

CHARLES M. TURNER,

HERBERT E. JOHNSON,

E. R. MORTON.

JAMES I. VAN KEUREN,

CHARLES H. AYERS,

GRANT J. BROWN.

CHARLES E. TOMS,

ALBERT E. MANNING.

CHARLES H. ADAMS.

OFFICIAL ADDRESS, LANSING, MICHIGAN.

174277

COMMISSIONERS OF BANKING OF MICHIGAN

[Under Act 205, 1887.]

THEODORE C. SHERWOOD,

Appointed January 7, 1889; resigned November 7, 1896.

DANIEL B. AINGER,

Appointed November 11, 1896; resigned April 1, 1897.

JOSIAH E. JUST,

Appointed April 1, 1897; died February 19, 1898.

GEORGE L. MALTZ,

Appointed February 26, 1898; term expired January 8, 1903.

GEORGE W. MOORE,

Appointed January 8, 1903; term expired February 19, 1907.

HENRY M. ZIMMERMANN,

Appointed February 19, 1907.

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STATE BANKING DEPARTMENT

REPORT OF THE COMMISSIONER

STATE OF MICHIGAN,
Banking Department,
Lansing, December 31, 1907.

To the Honorable Fred M. Warner, Governor of Michigan:

I have the honor to submit the nineteenth annual report of this department in compliance with the provisions of section 43 of the General Banking Law of Michigan, as follows:

NUMBER OF STATE BANKS AND TRUST COMPANIES.

At the date of this report, there are three hundred twenty-nine State banks, six trust companies and one society for savings under the supervision of this department. In the statistics following the number of banks is given at 328 State banks. This is caused by one bank commencing business subsequent to December 3, the date of the last call for report of condition.

FINANCIAL CONDITION.

Statements showing the financial condition of all State banks and trust companies, as called for by this department four times during the year, in addition thereto reports of the financial condition of the 93 national banks of the State; as are also abstracts of the yearly reports for the past nineteen years, which show the progress and increasing wealth of the State.

EXAMINATIONS.

During the year 646 examinations have been made by the Department, all the banks having been examined twice, except those organized the latter part of the year, and trust companies, the statute governing the latter requiring but one examination. In several cases, I have deemed it necessary to make more than two examinations of certain banks during the year, in order to ascertain whether the requirements of the law were being observed, and the safety of the depositors' funds fully protected. The reports of the examiners have been carefully gone over and compared with previous examinations, so with the published reports made, five of which were required during the year, besides two reports of dividends and earnings, and the criticism resulting has been made the subject of communication with the respective banks. In some instances special reports have been called for during the year, while in other cases, daily reports have been required, to the end that the

STATE BANKING DEPARTMENT.

Department might be fully advised of the banks condition and whether progress was being made toward compliance with the banking law, the necessity for which having been previously pointed out by the Department.

In nearly every instance, the observance of the law and correction of irregularities requested by the Department, have been complied with promptly and willingly, and in but few cases has it been necessary to take drastic steps to bring about improved conditions.

IMPAIRMENT OF CAPITAL.

The capital of five banks was found by me to be impaired and an assessment on their stock, from fifty to one hundred per cent., was in each case ordered. These assessments have nearly all been collected and paid in, thus placing the banks effected on renewed and safe footing, fully protecting the depositors, which, in my opinion, should always be the first consideration of the Commissioner. These banks, on the discovery of their condition, could legally have been closed by the Commissioner, but such a course could not have been justified as being either wise or sane.

NEW BANKS AND TRUST COMPANIES.

Thirty-one State banks have been organized during the year, as follows:

No.	Title.	Location.	Capital.	Commenced business.
352	The State Savings Bank of Alpena.....	Alpena.....	\$100,000	January 2.
353	The Hopkins State Bank.....	Hopkins.....	20,000	January 2.
354	The Presque Isle County Savings Bank....	Rogers City.....	20,000	January 2.
355	The State Savings Bank of Harrison.....	Harrison.....	20,000	January 2.
356	The People's State Bank.....	Detroit.....	1,500,000	January 8.
357	Fairview Savings Bank.....	Detroit.....	20,000	January 8.
358	The Commercial and Savings bank of Coleman.....	Coleman.....	20,000	January 10.
359	The Grandville State Bank.....	Grandville.....	20,000	February 1.
360	The City State Bank of Lowell.....	Lowell.....	25,000	February 14.
361	The Montmorency County Savings Bank....	Hillman.....	20,000	February 19.
362	The State Savings Bank of Gageton.....	Gagetown.....	25,000	February 19.
363	The Keweenaw Savings Bank.....	Mohawk.....	25,000	February 19.
364	The Citizens' State Savings Bank of Orion	Orion.....	20,000	March 25.
365	The Otisville State Bank.....	Otisville.....	20,000	March 26.
366	The Farmers' and Merchants' State Bank of Parma.....	Parma.....	20,000	April 12.
367	The Lapham State Savings Bank.....	Northville.....	25,000	April 12.
368	The First State Bank of Newaygo.....	Newaygo.....	20,000	April 22.
369	Alcona County Savings Bank.....	Harrisville.....	25,000	May 2.
370	The State Savings Bank of Owosso.....	Owosso.....	50,000	May 15.
371	The Roscommon State Bank.....	Roscommon.....	20,000	May 18.
372	The Commercial Savings Bank of Reed City, Mich.....	Reed City.....	25,000	June 1.
373	The First State Savings Bank of Otsego, Mich.....	Otsego.....	25,000	July 22.
374	The Royal Oak Savings Bank.....	Royal Oak.....	20,000	August 15.
375	The German-American Savings Bank.....	Port Huron.....	100,000	September 3.
376	The Climax State Bank.....	Climax.....	20,000	September 18.
377	The Barber State Bank of Vermontville, Michigan.....	Vermontville.....	25,000	September 28.
378	The Onsted State Bank.....	Onsted.....	20,000	October 21.
379	The Richland State Bank.....	Richland.....	20,000	October 22.
380	The State Savings Bank of Rochester.....	Rochester.....	25,000	October 24.
381	The First State Savings Bank of Marcellus.....	Marcellus.....	40,000	November 2.
382	The Westphalia State Bank.....	Westphalia.....	20,000	December 17.

INCREASE AND DECREASE OF CAPITAL STOCK.

Conforming to the requirements of section 10 of the banking law, the following banks have amended their articles of incorporation with reference to capital stock:

The German American Bank, Detroit, \$150,000 to \$250,000.

The Dime Savings Bank, Detroit, \$250,000 to \$500,000.

The Bank of Saginaw, Saginaw, \$200,000 to \$400,000.

The Superior Savings Bank, Hancock, \$50,000 to \$100,000.

Cadillac State Bank, Cadillac, \$50,000 to \$100,000.

Sparta State Bank, Sparta, \$15,000 to \$18,000.

Boyne City State Bank, Boyne City, \$25,000 to \$50,000.

People's Savings Bank of Cadillac, Cadillac, \$50,000 to \$75,000.

Commercial Savings Bank of Grand Rapids, \$200,000 to \$100,000.

St. Clair County Savings Bank, Port Huron, \$50,000 to \$100,000.

State Bank of East Jordan, \$20,000 to \$50,000.

Munising State Bank, Munising, \$30,000 to \$60,000.

The above constitutes an increase of \$713,000. The increase in capital stock, on account of organization of new banks during the year, amounts to \$2,355,000, making a total increase in capital stock for the year 1907, of \$3,068,000. The failure of the Chelsea Savings Bank, Chelsea, and liquidations for the purpose of consolidations have caused a shrinkage in capital stock of \$1,700,000, thus leaving the net increase at \$1,368,000.

LIQUIDATIONS AND CONSOLIDATIONS.

The State Savings Bank, Detroit, and the People's Savings Bank, Detroit, were, on January 8, 1907, consolidated. This consolidation took the form of a new organization known as The People's State Bank, Detroit.

For the purpose of consolidating with the Bank of Saginaw, Saginaw, the stockholders of The Savings Bank of East Saginaw, Saginaw, on March 30, 1907, voted to go into liquidation. On April 19, 1907, the stockholders of the Bank of Saginaw, Saginaw, voted to consolidate with The Savings Bank of East Saginaw, Saginaw, such consolidation being consummated May 4, 1907.

EXTENSION OF CORPORATE EXISTENCE.

Acting in compliance with the provisions of act 143 of the Public Acts of 1899, the following banks have extended their corporate existence for the period of thirty years from and after the dates mentioned:

Michigan Savings Bank, Detroit, February 19, 1907.

Mount Clemens Savings Bank, Mount Clemens, May 30, 1907.

OTHER AMENDMENTS TO ARTICLES OF INCORPORATION.

The Saginaw County Savings Bank, Saginaw, by a vote of its stockholders taken on January 8, 1907, amended the original articles of incorporation so as to permit the transaction of both a commercial and savings bank business.

STATE BANKING DEPARTMENT.

NUMBER OF DEPOSITORS.

The total number of depositors in the 328 State banks and 93 National banks on December 1, 1907, was 847,695, as follows:

State banks, individual deposits subject to check.....	101,485
State banks, commercial certificates of deposit.....	35,964
State banks, savings depositors.....	423,504
State banks, savings certificates of deposit.....	100,197
National banks, individual deposits subject to check.....	129,825
National banks, certificates of deposit.....	56,720

The following table will show number of commercial depositors and savings depositors in the 328 State banks and 93 National banks, together with amount of deposit and average amount to each depositor:

Banks.	Class of deposit.	Number of depositors.	Amount of deposits.	Average to each depositor.
328 State banks.....	{ Commercial..	*137,449	\$64,637,623.75	\$472 00
	{ Savings.....	*523,701	134,923,712 46	257 00
93 National banks.....	{ Commercial..	*186,545	84,864,150 47	454 00
Totals.....		847,695	\$284,425,486 68	\$335 00

*This includes certificates of deposits; several certificates issued to one person counted as one.

While the depositors in incorporated banks in Michigan have increased 99,506, yet the average to each depositor has been decreased about \$47. This decrease is accounted for by the large increase in depositors, and the decrease in the total amount of deposits in the incorporated banks. Commercial deposits in state and national banks show a decrease for the year of \$11,333,740.35, while savings deposits have increased in the same period \$9,459,115.94. A comparison of the total deposits in the incorporated banks, however, shows a decrease of \$1,874,624.38. This decrease in deposits occurred between the reports of August 22 and December 3, 1907, as the former report showed an increase over the last report made to the Department in 1906.

GROWTH OF STATE BANKS.

Since the organization of this department, 1889, the increase and growth of business has been very great. Loans show an increase of \$167,925,801.67, and deposits, \$174,038,068.20, as will be seen from the following statement:

REPORT OF THE COMMISSIONER.

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Resources.	80 banks, Jan. 7, 1889.	301 State banks, 1 society for savings, 6 trust companies, Nov. 12, 1906.	328 State banks, 1 society for savings, 6 trust companies, Dec. 3, 1907.
Loans.....	\$30,815,697 13	\$190,329,281 25	\$198,741,498 80
Real estate, furniture and fixtures...	534,411 76	5,527,753 88	6,095,012 17
Cash.....	7,550,661 99	40,907,554 86	37,204,603 61
Totals:	\$38,900,770 88	\$236,704,589 99	\$242,041,114 48
Liabilities.			
Capital stock paid in.....	\$5,519,425 00	\$19,119,930 00	\$20,351,064 00
Surplus fund and undivided profits...	1,818,635 53	13,257,818 42	14,814,594 75
Deposits.....	31,284,124 39	204,128,603 69	205,322,192 59
Notes and bills rediscounted.....	278,385 96	258,177 88	*1,553,263 14
Totals:	\$38,900,770 88	\$236,704,589 99	\$242,041,114 48

*Includes clearing house certificates, \$370,000 00.

Between the August 22 and December 3, 1907, reports, which was the most stringent period in our recent financial flurry, loans, discounts, bonds, mortgages and securities decreased \$7,746,458.66, while commercial and savings deposits decreased \$6,228,206.58 and \$4,207,911.10, respectively. This constituted a total decrease in deposits for this period of \$10,436,117.68. Notwithstanding this showing with reference to the decrease in deposits, the State banks of Michigan show a net increase in deposits for the year 1907 of \$1,643,153.01. This net increase in deposits is the excess of gain in savings deposits over the decrease in commercial deposits, the former showing an increase for the year of \$9,459,115.97, while the latter showed a decrease of \$7,815,962.96. The increase in loans for the year 1907 is \$7,070,566.02.

RESERVE CITIES.

In accordance with the provisions of sections 24 and 27 of the banking law, I have designated for the year 1908 the following as reserve cities, viz.: Detroit, Grand Rapids, Bay City, Saginaw, Kalamazoo, Jackson, Port Huron, Adrian, Benton Harbor, Muskegon, Ann Arbor, Calumet, Marquette, Lansing, Alpena, New York, Boston, Philadelphia, Baltimore, Buffalo, Cleveland, Cincinnati, Toledo, St. Louis, Chicago and Milwaukee.

INSOLVENT BANKS.

The Chelsea Savings Bank of Chelsea, was taken possession of by the Department December 2, 1907, the bank becoming insolvent on account of the financial operations of its president, Frank P. Glazier. On December 4, 1907, application was made to the circuit court for the county of Washtenaw by the Commissioner of the Banking Department, for the appointment of a receiver, and, on December 5, 1907, Mr. W. W. Wedemeyer was so appointed. On furnishing satisfactory bonds, the bank was promptly turned over to him on December 20, 1907. The

'books of said bank, at the close of business, December 2, 1907, showed the following:

Resources.		Liabilities.	
Loans and discounts.....	\$455,030 84	Capital paid in.....	\$100,000 00
Bonds, mortgages and securities..	629,196 24	Surplus fund.....	95,000 00
Overdrafts.....	422 70	Undivided profits, net.....	21,878 14
Banking house.....	50,000 00	Commercial deposits, subject to	
Furniture and fixtures.....	9,030 09	check.....	486,016 25
Other real estate.....	4,800 00	Commercial certificates of de-	
Due from banks in reserve cities..	101,249 64	posit.....	33,880 51
Exchange for clearing house.....	2,737 44	Savings deposits.....	416,383 14
U. S. and National Bank notes...	19,405 00	Savings certificates of deposit...	143,078 83
Gold coin.....	16,295 00		
Silver coin.....	2,354 65		
Nickels and cents.....	275 67		
Cash items.....	5,439 60		
Total.....	\$1,296,236 87	Total.....	\$1,296,236 87

Soon after my appointment as Commissioner, I was made acquainted with the affairs of this bank and at once took steps to bring about the reduction of its excessive loans and otherwise improve its condition. By personal conversation with Mr. Glazier, and by correspondence, I urged upon him and the other officers of the bank the necessity for immediate action in that direction. With the information already given your Excellency, it is, no doubt, apparent to you that the bank was loaning its president, members of his family and the various companies with which he was connected, more excessively when I assumed the office than when, with the concurrence of the Attorney General, the bank was closed. The amount of Mr. Glazier's borrowings from his private bank at Stockbridge and from the several national banks, could not have been known to the Department, and it had no authority to require them to disclose such information had the extent of Mr. Glazier's financial operations been suspected. Until this information was disclosed at a meeting of the various creditors of both Mr. Glazier and the Glazier Stove Company, which was held at Detroit but a few days prior to the closing of the bank, there was no evidence of the insolvency of The Chelsea Savings Bank. Everyone regarded Mr. Glazier as amply responsible and worth much more than he was borrowing. In consequence, the only matters subject to criticism in the bank prior to the disclosures incident to the failure, over which the Department had authority, was the carelessness of the board of directors, excessive loans and the carrying of a large investment in foreign tax certificates. These matters had the constant and vigorous attention of the Department during the ten months of my supervision of the bank. As your Excellency has been already informed, the excessive loans during that period of time were reduced by more than \$100,000.00, and while the investment in foreign tax certificates remained, it is conceded that they are among the most valuable assets of the bank.

The large deposit of State funds was not subject to my regulation, and was carried a long period of time prior to my becoming Commissioner, though I directed Mr. Glazier's attention to this matter and urged a reduction, receiving his assurance that the matter would be attended to.

I am free to say that the course pursued will result in a larger return to the depositors than if the bank had been summarily closed by me as soon as my attention was called to the status of its affairs. The circumstance of having the real condition of this bank laid bare to me, I assure you was not in any sense a welcome legacy, and it simply remained for me to make the best of a bad situation, and to endeavor to save to the depositors the largest amount possible.

Criticism has been made on the ground that the Chelsea Savings Bank should have been closed promptly by the Commissioner on discovering its condition rather than to have permitted it to continue, and that had that been done the financial operations of its president might have been averted. In answer to this criticism and others of like character, I wish to say that the causes resulting in Mr. Glazier's failure antedated my appointment as Commissioner. Had the course urged by those who criticise been adopted by me as the wisest to be followed, not only would the Chelsea Savings Bank have been closed, but with it at least five other institutions—as above noted, that are now in a safe and prosperous condition, the depositors of which are now fully protected in every sense. Therefore, I say, it is only those who are uninformed or do not care to be informed, who would criticise the course taken with reference to the Chelsea Savings Bank.

Much information in connection with this failure has already been placed in your hands by the Department. I wish to assure you, however, should your Excellency desire any other or further information relating thereto which the Department can furnish, the same will be gladly and promptly transmitted to the executive office for your consideration.

REPORTS OF RECEIVERS.

The following reports from the receivers of the several insolvent banks in Michigan were received during December, 1907:

City Savings Bank, Detroit.

Union Trust Company, Detroit, receiver, under date of December 2, 1907, reports as follows:

Liability to depositors at date of suspension, Feb. 10, 1902.	\$3,378,121 20
Other liabilities	662,937 50

Total	\$4,041,058 70
-------------	----------------

Total assets at date of, and received since suspension....	4,431,676 46
--	--------------

Amount collected by receiver to date.....	2,530,570 65
---	--------------

Disposition of collections:

Loans paid and other disbursements.....	\$77,985 42
Dividends paid	1,775,552 06
Legal expenses	64,634 86
All other expenses	90,428 63
Receiver's salary paid to date.....	100,000 00
Deposits and collections returned.....	57,170 43
Balance in hands of State Treasurer.....	361,912 90
Balance in hands of receiver.....	2,886 35
	<hr/>
	2,530,570 65

State Bank of Fenton, Fenton.

Clarence Tinker, receiver, under date of December 31, 1907, reports as follows:

Liability to depositors at date of suspension, June 14, 1897.	\$88,703 19
Other liabilities	14,141 30
Total	<u>\$102,844 49</u>

Total assets at date of, and received since suspension.....	141,757 18
Amount collected by receiver to date.....	72,775 19

Disposition of collections:

Loans paid	\$16,960 65
Dividends paid	42,293 62
Legal expenses paid	1,619 42
Receiver's salary to date	6,000 00
All other expenses	5,401 50
Balance in hands of receiver	500 00
	<u>72,775 19</u>

People's Savings Bank, Mt. Pleasant.

Charles T. Russell, receiver, under date of December 2, 1907, reports as follows:

Liability to depositors at date of suspension, Aug. 20, 1897.	\$65,491 80
Other liabilities	16,896 90
Total	<u>\$82,388 70</u>

Total assets at date of, and received since suspension....	236,876 78
Amount collected by receiver to date.....	123,520 43

Disposition of collections:

Loans paid	\$80,522 70
Dividends paid	30,043 02
Legal expenses	1,772 69
Receiver's salary to date	8,216 15
All other expenses	2,965 87
	<u>123,520 43</u>

State Bank of White Pigeon.

J. Murray Benjamin, receiver, under date of December 1, 1907, reports as follows:

Liability to depositors at date of suspension, July 30, 1904.	\$127,545 34
Other liabilities	1,168 09

Total	<u>\$128,713 43</u>
-------------	---------------------

Total assets at date of, and received since suspension....	177,521 60
Amount collected by receiver to date.....	116,913 85

Disposition of collections:

Dividends paid	\$104,375 54
Legal expenses paid	1,101 44
Receiver's salary	2,325 00
All other expenses	2,359 23
Other disbursements	637 50
Balance in hands of State Treasurer.....	2,246 15
Balance in hands of receiver.....	3,868 99
	<hr/>
	<u>\$116,913 85</u>

RECEIPTS AND EXPENSES OF THE DEPARTMENT.

The fees collected by this Department for the examination of banks, according to the provisions of section 40 of the General Banking Law, amounted to \$26,515.15. There has been turned over to the Secretary of State, for franchise fees on increase in capital stock \$1,534.00. This amount, together with the examination fees, make a total of \$28,049.15 received from banks during the year.

The expenses of the Department for the year were as follows:

Salary of Geo. W. Moore, Commissioner (term expired February 19, 1907)	\$388 91
Salary of H. M. Zimmermann, Commissioner (appointed February 19, 1907)	2,111 09
Salary of W. Donovan, Deputy Commissioner.....	2,000 00
Salary of Chas. M. Turner, Examiner.....	1,700 00
Salary of H. E. Johnson, Examiner.....	1,700 00
Salary of E. R. Morton, Examiner.....	1,700 00
Salary of Jas. I. VanKeuren, Examiner.....	1,700 00
Salary of Chas. H. Ayers, Examiner.....	1,700 00
Salary of Grant J. Brown, Examiner.....	1,700 00
Salary of Chas. E. Toms, Examiner.....	1,700 00
Salary of Chas. H. Adams, Examiner (appointed January 1, 1907)	1,700 00
Salary of A. E. Manning, Chief Clerk and Examiner.....	1,700 00
Salary of Special Examiner	37 78
Salary of extra clerks	1,584 08
Expense incurred in examination of the banks.....	8,817 29
Miscellaneous, viz.: printing, stationery, postage, etc.....	4,159 78
	<hr/>
Total	<u>\$34,398 93</u>

SALARIES.

In this connection I desire to call your attention to the examining force of this Department and the expenses in connection therewith, together with the income from the State from the fees charged the banks for the examinations made by this Department as enumerated above. The force in the Department consists of the Commissioner, Deputy Commissioner, eight Bank Examiners and an office force of four people. From the foregoing figures it is seen that the total expense to the State, over and above the amount it receives from banks in fees, is a little more than \$6,000.00.

The State has been criticized by the bankers and other citizens for the small salaries paid our officers and examiners, and, as a rule, what has

been said of the Department in this respect is true. The salaries are too low and in verification of this I desire to state that many of our examiners have, in the past, been employed in Detroit and elsewhere at a salary in every case nearly double the amount paid them when in the service of the State. It is my desire to select competent men for these positions and to make the selection with due regard to the peculiar ability of the man for the important duty he is to perform, and when men of character and ability are secured they should be retained in the service while they continue to grow strong in the performance of their official duty to the State. I do not over-estimate the value of the present force of examiners, and it will be my purpose in the future, as it has thus far been during my term of office, to seek to improve the service in every way possible, for by so doing I am safeguarding the interests of the depositors. The question of salaries, therefore, is an important one for future consideration.

Speaking for myself, I cannot allow the question of compensation to be referred to, for my duty to the people will be fully kept in mind during the performance of official service to the State, without regard to pecuniary consideration.

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The Legislature of 1907 amended section 15 of the Banking Law, making it mandatory upon the directors of each State bank to appoint an examining committee from among their number, or from among the stockholders, to examine, every six months, the affairs of their respective banks, requiring the report of such examination to be spread upon the directors' records and forwarded to the Commissioner of the Banking Department. I regard this as one of the most important amendments ever made to the present banking law, as anything tending to require greater diligence on the part of the directors in the management of the banks under their control works for the betterment of the bank, making violations of the statutes less likely. Such examinations are a guarantee to the Department that the assets examined and verified by its examiners, are bona fide, and that their character is thoroughly understood by the directors. This, in a large measure, corrects the difficulty heretofore experienced by the Department, in this, that the examiner being unacquainted with local credit lines and securities was unable to ascertain and report the value of many of the assets of the bank examined.

Generally speaking, our banks are under careful and active management by the directors, though there are instances where the directors have been chosen simply because of their financial standing and prominence and the trust accepted, while as a board in the management of the bank they are practically dormant, permitting the banks' affairs to be conducted by merely the executive officer. It is easy, in such cases, for an officer of a bank who may be so disposed, to borrow excessively from the institution, either through the medium of members of his family or friends, the legal authorization being given by directors unmindful of their duty or entirely subservient to his wishes and direction. Such violations are usually difficult for the examiners to detect since, on the face of the transaction, everything may appear regular and legal. To correct this practice, the law should be made more adequate and stringent.

Another requirement of the law would seem to be advisable, i. e., making it necessary that a majority or quorum of the board of directors reside in the city, village or township where the bank is located. Where the majority of the directors are non-residents, infrequent and irregular meetings are the result, and, in consequence the directors are not as fully informed of the banks' affairs as would otherwise be the case.

The banking department can only exercise its functions in the detection of violations of the law, so far as that is possible, and require compliance with it; the duty of a board of directors is to see that no violations of the law occur and to see to it that the banks' affairs are safely and honestly transacted.

When the bank is in the hands of a competent and safe board of directors it has little need, if any, for State supervision, for under such conditions banks seldom, if ever, fail.

TRUST COMPANIES.

The Trust Companies of this State are under the management of competent and responsible officers and directors and their statements show growth and development.

The present law authorizing and regulating the business of trust companies, however, should be entirely repealed and another law passed, more specifically prescribing their rights, powers and limitations. As the law now stands it is difficult to know what business such a company may not do, and what investments it may not make. Trust Companies receiving money on deposit should be required to carry the same reserve that savings banks now do, and the same authority should be given the Commissioner of the Banking Department in their supervision, that he now has over banks.

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OPINIONS OF THE ATTORNEY GENERAL.

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On account of the importance of the subject of excessive loans I deem it advisable to again publish the construction of section 52 of the Banking Law in this regard as submitted to this department by the Attorney General in the year 1903:

Lansing, Mich., May 23, 1903.

Hon. George W. Moore, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of the 19th inst. referring to the General Banking Law of this State, and requesting my opinion upon the following questions:

“First, How much money may the directors of a bank loan to *any person*, or company, or corporation, or firm, by a two-thirds vote of its board of directors?

Second, How much money may any bank loan on any one line of commercial paper?

Third, May a bank increase the first named line of the bond or personal endorsement of the officers or directors of a firm, company or corporation, or by the assignment of value as collateral?”

In considering these questions I desire to call your attention to section 6141 of the Compiled Laws, being section 52 of the General Banking Law of this State, which provides in part as follows: “The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced, including in the liabilities of the company or firm the liability of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: Provided, however, That the foregoing limitations shall not apply to loans on real estate or other collateral securities authorized by this act: Provided, however, That by a two-thirds vote of the directors the liabilities of any bank of any person, or company, or corporation, or firm may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank.”

It is evident that this limitation was borrowed from the National Banking Law, section 5200 of the Revised Statutes of the United States, providing as follows: “The total liabilities to any association, or any person, or of any company, corporation, or firm for money borrowed, including in the liabilities of the company or firm, the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in; but the discount of bills of exchange drawn in good faith against actually

existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed."

This provision, as found in our General Banking Law and also in the National Banking Law, has never been construed by the courts in so far as it relates to the particular question submitted by you.

The Supreme Court of Pennsylvania, in the case of *O'Hare v. Second National Bank of Titusville*, 77 Pa. St. 102, referring to this provision in its application to National banks, makes use of the following language: "Evidently the limitation of the indebtedness to the one-tenth in the 29th section, was intended as a general rule for conducting the business of the bank; a rule laid down from experience to regulate its loans for its own best interest and those of stockholders and creditors, not a rule to regulate its customers. It was, as remarked in *Fowler v. Scully*, a regulation to prevent these associations from splitting on the rock which has ruined so many banks, to wit, *that of lending too much of their capital to one person or firm*. The intention being to protect the association and its stockholders and creditors from unwise banking, we cannot suppose it was meant to injure them by forbidding recovery of the injudicious loans."

In Vol. 29 of the Amer. & Eng. Ency. of Law, 2nd ed. p. 382, we find the following with respect to the limitation found in the National Banking Law: "The object of this provision of the statute was to guard National banks from the hazard of speculative loans, but it contemplated and permitted to an unlimited amount the discount of paper used and required in facilitating the transfer of property and money in the transaction of the legitimate business of the country." Citing *Oswego Second National Bank v. Burt*, 93 N. Y. 244.

It was evidently the intent of the Legislature, in enacting the provision above referred to, as found in the banking law of this State, to guard the banks organized thereunder from the hazard of speculative loans, and to prevent such banks from advancing or loaning too much of their money to any one person, firm or corporation, and in construing the statute with respect to the exception, it is necessary to keep constantly in mind the purpose of the limitation, and not to construe the provision relating to the exceptions therefrom in such a way as to destroy the force and effect of the limitation itself. The exceptions to which I refer relate to the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, and which, in my opinion, should be strictly construed and should be held to apply to no transaction that did not clearly and fully come within the provisions of the statute in this particular. Black on Interpretation of Laws, 275.

I find that the questions which you submit for my consideration are quite fully considered in Pratt's Digest, pages 93-94-95, in their application to National banks, but I am unable to concur in some of the conclusions reached which do not seem to be based upon judicial decisions, and which, in my opinion, tend to defeat the very purpose of the limitation. It is an elementary proposition recognized by the courts with respect to statutory or constitutional inhibitions, that you cannot do indirectly that which you are prohibited from doing directly. In their

application to commercial paper, the terms "loans" and "discounts" are synonymous. Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed. 381. The question who is borrower is not always to be determined from the position of the parties as they appear on the paper. The borrower may be the maker or the endorser. Pratt's Digest, 94. Our statute provides that in the discount of commercial or business paper actually owned by the person negotiating the same, it shall not be considered as money borrowed. The application of this provision, in my opinion, relates exclusively to the person negotiating the paper. The statute contemplates that he alone shall be considered as not receiving a loan from the bank. With respect to the maker of such paper who is primarily liable, if such maker has received credit at the bank to the full limit imposed by law, the bank should not be permitted to discount such paper, as in that event the liability of the maker would exceed the liability permitted by the General Banking Law, and if such a transaction should be permitted, it would indirectly defeat the very purpose for which this limitation was imposed.

In determining the questions submitted by you, I realize that there may be some doubt as to the proper construction of these provisions in the absence of any judicial determination as to their proper meaning. In view of the fact that the several banks of this State organized under the General Banking Law, are subject to State supervision, not only for the protection of the banks themselves, but for the protection of the persons doing business with such banks, the laws relating thereto should be construed in such a manner as to afford such protection in every possible way, until such time as the courts may determine otherwise.

In answer to your first question, I would therefore say that, in my opinion, the amount which the directors of a bank would be authorized to loan to any person, or company, or corporation, or firm, by a two-thirds vote of its board of directors, would not exceed one-fifth of the capital and surplus of the bank, and it would be immaterial whether such loan was secured or unsecured, excepting, of course, loans on real estate or other collateral securities authorized by the General Banking Law.

In answer to your second question, I would say that the same rule would apply to any one line of commercial paper that would apply to any one person, company, firm or corporation.

In answer to your third question I would say that, in my opinion, it is immaterial whether such loan is secured by the bond or personal endorsement of the officers or directors of the firm, company or corporation, or by the assignment of value as collateral, except where such loan is made upon real estate or other collateral securities recognized by the General Banking Law. In this connection I call your attention to the rule laid down in the Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed., page 382, to the effect that "Drafts may be bona fide bills of exchange drawn upon actual existing values within the meaning of the statute, though not accompanied by specific bills of lading in each case. It is sufficient if they are drawn against property previously consigned and existing either in its original form or in the shape of proceeds of sales in the hands of the consignees." This rule, of course, applies to the federal statute. The State and federal statute being identical in this

particular, unquestionably the same rule would apply to a bank organized under the General Banking Law of this State.

Respectfully yours,

CHAS. A. BLAIR,
Attorney General.

The following opinions have been rendered during the year by the Attorney General's Department on questions concerning the construction of the Banking Law:

Lansing, Michigan, March 21, 1907.

Hon. Henry M. Zimmermann, Banking Commissioner, Lansing, Mich.:

Dear Sir—This Department has given careful consideration of your inquiry of the 13th inst. as to whether trust companies organized under Act No. 108 of the Public Acts of 1889 have the right to invest in the stocks of Savings Banks; and particularly to the question as to whether section 11 of this act (Compiled Laws of 1897, Section 6166) permits such investment.

It is the opinion of this Department that there is no general right under the laws of this State on the part of trust companies to invest in the stock of other corporations; and, further, that the clause in section 11 of the above act, which authorizes the directors to invest in "such real or personal securities as they may deem proper" does not authorize investment in the stock of private corporations.

Respectfully yours,

JOHN E. BIRD,
Attorney General.

Lansing, Michigan, August 7, 1907.

Hon. Henry M. Zimmermann, Commissioner State Banking Department,
"Capitol," Lansing:

Dear Sir—It appears that steps are being taken to organize a bank under the General Banking Law of this State, with a capital stock of \$100,000. From the articles of association which have been prepared, it appears that, approximately, sixty per cent. of such capital stock has been subscribed for by certain persons designated as "trustees"; that such articles do not disclose the names or residences of the cestui que trust in any instance, or the authority of the person subscribing as trustee to act in that capacity.

In this connection, you ask my opinion as to whether or not it would be proper for you to issue the certificate of authority provided for by section 7 of the General Banking Law.

In reply thereto would say that section 2 of the Banking Law requires the persons associating in the organization of a bank to execute articles of incorporation, which shall specify, among other things, "the names and places of residence of the stockholders and the number of

shares held by each of them." The latter part of section 4 provides as follows: "No bank shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Commissioner of the Banking Department to commence the business of banking." The articles of incorporation are required to be executed in triplicate, one to be recorded in the office of the county clerk of the county in which the bank is located; one filed in the office of the Commissioner of the Banking Department; and one filed in the office of the Secretary of State. When such articles of incorporation are properly executed and filed and recorded, as required by law, and the Commissioner of the Banking Department is notified that at least fifty per cent. of its capital has been paid in, and that such bank has complied with all the provisions of the general banking law; before the bank shall be authorized to commence business, the Commissioner is required to examine into the condition of such bank, and if it is found that such organization is in accordance with the statute and that the various provisions of the law have been complied with, a certificate of authority to engage in the business of banking is issued by such Commissioner. When the statute is not complied with in any essential particular, it is clearly my opinion that such certificate of authority should be withheld. It seems to me that articles of incorporation which do not fully disclose the name and residence of the cestui que trust, where the stock is subscribed for by a trustee, and which also fails to disclose the authority to subscribe for such stock in that capacity, do not conform to the requirements of the general banking law, and, under such conditions as you have outlined, it would be your duty to refuse to issue the certificate of authority provided for by law.

I do not deem it essential to point out the numerous complications that might arise if stock in a banking corporation should be subscribed for in the manner indicated. It is sufficient to say that it does not conform to the requirements of the general banking law.

Respectfully yours,

JOHN E. BIRD,

Attorney General.

Lansing, Michigan, October 23, 1907.

Hon. H. M. Zimmermann, Commissioner of the Banking Department,
"Capitol," Lansing, Michigan:

My Dear Sir—I am in receipt of your communication of the 16th inst. in which you ask whether or not certificates of indebtedness issued in payment for voting machines under the provisions of section 13 of Act 217 of the Public Acts of 1905 are proper investments for savings banks under subdivision (b), section 27 of the General Banking Law, which provides that a certain portion of the savings deposits of such banks shall be invested as follows:

"(b). In the public debt or bonds of any city, county, township, village or school district of any state or territory in the United States, which shall have been authorized by the legislature of such state or

territory: Provided, The total indebtedness of such municipality does not exceed five per cent. of its assessed valuation, except by a vote of two-thirds of the board of directors, such bonds may be purchased if the total liabilities do not exceed ten per cent. of its assessed valuation."

You also state that it has always been the ruling of the Banking Department that the term "public debt" and "bonds" were synonymous and that an issue of bonds, in order to be a proper investment for savings banks under this subdivision, must previously have received the approval of the voters of the municipality issuing the bonds.

For answer to your inquiry I would say it is my opinion that the ruling of your department places too narrow a construction upon the statute. The terms "public debt" and "bonds" are not synonymous. The term "public debt" includes not only a bonded debt, but also other forms of public indebtedness.

State v. Hickman, 11 Mont. 541, and cases cited.

The statute under which certificates of indebtedness are issued in payment for voting machines reads as follows:

"The local authorities, on the adoption and purchase of a voting machine, may provide for the payment therefor in such manner as they may deem for the best interest of the locality and may for that purpose issue bonds, certificates of indebtedness or other obligations, which shall be a charge on the city, town or village. Such bonds, certificates or other obligations may be issued with or without interest, payable at such time or times as the authorities may determine, but shall not be issued or sold at less than par."

The legislature has the undoubted right to authorize debts of this character to be incurred without the vote of the electors of the municipality.

Callan v. The City of Saginaw, 50 Mich. 7.

I am of the opinion that the certificates of indebtedness issued under authority of this section come within the term "public debt" as used in subdivision (b), section 27 of the General Banking Law, and that, consequently, savings banks may lawfully invest their funds in such certificates of indebtedness.

Respectfully yours,

JOHN E. BIRD,
Attorney General.

Lansing, Michigan, October 28, 1907.

Hon. H. M. Zimmermann, Commissioner of the Banking Department,
Lansing, Mich.:

Dear Sir—I am in receipt of your communication of the 16th inst. requesting an opinion upon the question of whether or not a bank organized as a purely commercial bank under the General Banking Law of the State is authorized to advertise for savings deposits and do a

general bank business under the exception contained in section 24 of that law, which provides:

"Commercial banks may allow interest on accounts or certificates of deposit, but all deposits in such banks shall be payable on demand without notice, except when the contract of deposit otherwise provides."

For answer thereto, I would say that the General Banking Law in section 1 provides that any number of persons, not less than five, "may associate to establish offices of discount and deposit, to be known as commercial banks, and also to establish offices of loan and deposit to be known as savings banks, or to establish banks having departments for both classes of business," etc.

Under section 2 of the General Banking Law, the articles of incorporation are required to specify the nature of the business to be carried on, whether that of a commercial bank, savings bank, or both. Sections 23, 24 and 25 of the same law contain certain provisions referring to "any bank which, by its articles of incorporation, shall designate its business as that of a commercial bank;" and section 26 and succeeding sections of the same law contain provisions governing "any bank which by its articles of incorporation shall designate its business as that of a savings bank;" and section 29 contains provisions governing "any bank combining the business of a commercial bank and a savings bank" and provides that "all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks."

Reading all these provisions of the General Banking Law together, it is clear that it was not intended to permit a bank organized as a strictly commercial bank to engage in the business of a savings bank, and that the exception contained in section 24, to which reference has been made, was not intended to have that effect. Before a commercial bank, organized as such, can conduct a savings bank business, it must amend its articles of incorporation so as to provide for conducting both classes of business.

Respectfully yours,

JOHN E. BIRD,

Attorney General.

ABSTRACTS OF REPORTS.

COMPARATIVE ABSTRACTS (STATE BANKS).

Comparative abstracts, giving the volume of business as shown by the last reports of Michigan State banks called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906 and 1907, as made to the Commissioner of the Banking Department.

Resources.	December 11, 1889, 90 banks, 2 trust companies.	December 19, 1890, 106 banks, 2 trust companies.	December 2, 1891, 121 banks, 3 trust companies.	December 9, 1892, 138 banks, 3 trust companies.	December 19, 1893, 159 banks, 3 trust companies.
Loans and discounts.....	\$22,624,667 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 66	\$32,402,874 53
Stocks, bonds and mortgages.....	15,645,031 54	18,846,687 08	21,308,913 14	26,843,183 47	24,804,367 45
Overdrafts.....	165,315 19	183,645 30	195,618 49	222,549 92	206,537 17
Banking house, furniture and fixtures.....	523,466 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91
Other real estate.....	253,782 59	311,476 52	350,381 69	682,412 41	647,824 26
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,088 85	395,207 14
Interest paid.....	210,872 79	217,130 03	145,482 78	271,426 84	352,701 34
Premiums paid.....					
Due from banks in reserve cities.....	5,182,241 12	5,712,028 27	7,431,885 31	9,435,452 69	7,536,024 09
Due from other banks and bankers.....	298,942 90	371,808 62	468,162 59	526,816 22	450,100 31
Exchanges for clearing house.....	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43
Checks and cash items.....	150,252 88	308,018 92	242,213 13	209,662 16	302,096 21
Nickels and cents.....	11,720 48	11,047 14	15,680 82	18,382 56	24,102 73
Gold coin.....	396,827 00	483,564 49	849,656 57	1,039,982 42	1,693,747 47
Silver coin.....	171,666 15	167,925 17	215,054 78	293,818 72	259,119 76
United States and National bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80
Liabilities.					
Capital stock paid in.....	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 98
Surplus fund.....	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,443,906 07
Gross undivided earnings.....	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,639,574 57
Dividends unpaid.....	2,571 63	6,234 60	2,158 87	5,739 37	18,081 02
Individual deposits.....	7,879,586 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64
Certificates of deposit.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92
Savings deposits.....	23,669,030 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08
Certified checks.....	29,987 61	40,450 93	37,541 35	67,981 89	42,076 74
Cashier's checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 78
Due to banks and bankers.....	809,678 07	1,325,103 37	1,599,224 96	1,869,563 31	1,437,360 49
Notes and bills rediscounted.....	386,429 76	517,866 12	391,719 61	279,390 41	654,100 98
Bills payable.....	37,000 00	44,700 00	51,200 00	131,349 93	148,037 53
Liabilities other than above stated.....					
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80

REPORT OF THE COMMISSIONER.

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Comparative abstracts (State Banks).—Continued.

Resources.	December 19, 1894, 164 banks, 4 trust companies.	December 13, 1895, 169 banks, 4 trust companies.	December 17, 1896, 173 banks, 4 trust companies.	December 15, 1897, 177 banks, 3 trust companies.	December 1, 1898, 182 banks, 3 trust companies.
Loans and discounts.....	\$34,320,138 74	\$40,179,933 36	\$36,932,440 70	\$38,601,949 09	\$41,384,075 83
Stocks, bonds and mortgages.....	26,516,601 07	27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 93
Overdrafts.....	192,415 39	224,066 95	199,468 95	227,624 36	298,762 48
Banking house, furniture and fixtures.....	1,094,992 89	1,758,139 62	1,814,724 74	1,820,639 66	1,906,096 96
Other real estate.....	719,150 15	882,473 08	1,237,133 41	1,593,803 10	2,054,891 06
Expenses and taxes paid.....	403,575 78	.....	.....	.....	.....
Interest paid.....	312,758 62	.....	.....	.....	.....
Premiums paid.....	.....	23,493 99	26,213 98	41,708 51	47,333 15
Due from banks in reserve cities.....	9,653,012 05	9,527,910 70	10,689,631 08	14,460,853 39	15,656,008 52
Due from other banks and bankers....	361,668 44	392,582 07	481,787 59	837,584 03	893,192 24
Exchanges for clearing house.....	352,725 79	360,473 16	429,334 91	396,454 61	418,372 26
Checks and cash items.....	213,076 23	377,047 46	285,151 36	295,907 52	341,835 45
Nickels and cents.....	26,840 53	20,384 28	22,407 73	22,543 68	24,283 58
Gold coin.....	1,683,739 65	2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25
Silver coin.....	269,032 24	277,618 80	259,350 11	307,663 09	387,684 17
United States and National bank notes.....	2,152,421 00	2,065,781 00	2,530,816 00	2,590,180 00	2,754,711 00
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88
Liabilities.					
Capital stock paid in.....	\$12,600,820 00	\$12,518,117 21	\$12,458,275 00	\$12,010,200 00	\$12,003,600 00
Surplus fund.....	2,589,052 49	2,735,755 49	2,876,322 12	2,986,650 27	2,981,382 73
Gross undivided earnings.....	2,698,387 31	*2,112,933 75	*2,042,341 06	*1,927,498 49	*1,958,531 34
Dividends unpaid.....	17,696 03	23,539 94	14,629 00	16,430 88	8,204 48
Individual deposits.....	15,476,103 85	16,562,755 06	15,274,265 98	18,025,578 88	20,599,904 56
Certificates of deposit.....	7,024,676 13	8,364,560 85	7,530,592 54	8,576,587 67	9,782,646 49
Savings deposits.....	35,939,957 25	41,192,483 54	42,055,852 60	48,076,282 71	54,105,981 76
Certified checks.....	65,583 23	85,970 78	140,220 18	67,246 32	111,903 86
Cashier's checks outstanding.....	24,974 06	33,828 85	22,834 67	13,771 80	19,723 43
Due to banks and bankers.....	2,007,773 87	1,936,615 12	2,441,456 29	3,647,253 47	4,420,425 42
Notes and bills rediscounted.....	354,059 88	359,129 28	273,075 73	36,886 14	51,754 81
Bills payable.....	73,064 47	45,000 00	32,000 00	13,148 38	25,000 00
Liabilities other than above stated.....	.....	.....	524,200 00	.....	.....
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88

* Undivided earnings, less current expenses, interest and taxes paid.

Comparative abstracts

Resources.	December 2, 1899, 187 banks, 3 trust companies.	December 13, 1900, 192 banks, 3 trust companies.	December 10, 1901 213 banks, 3 trust companies.
Loans and discounts.....	\$50,272,936 26	\$53,161,024 07	\$51,706,112 90
Stocks, bonds and mortgages.....	43,420,804 26	46,495,505 41	55,903,472 79
Overdrafts.....	334,526 17	242,650 61	244,675 75
Banking house, furniture and fixtures.....	2,075,425 01	2,245,982 87	2,331,104 32
Other real estate.....	2,032,396 69	2,060,599 30	1,764,547 92
Expenses and taxes paid.....			
Interest paid.....			
Premiums paid.....	213,747 47	337,043 17	323,505 22
Due from banks in reserve cities.....	14,395,133 44	16,304,200 53	19,334,239 13
Due from other banks and bankers.....	999,267 91	1,154,911 42	1,597,714 10
Exchanges for clearing house.....	451,809 45	422,415 20	906,754 45
Checks and cash items.....	385,617 28	320,197 45	343,580 67
Nickels and cents.....	26,844 79	30,507 54	33,335 21
Gold coin.....	2,782,654 49	3,246,550 00	3,245,496 21
Silver coin.....	383,374 38	422,770 86	432,093 97
United States and National bank notes.....	3,016,402 00	3,514,851 00	4,609,393 11
Totals.....	\$120,790,914 60	\$129,959,209 43	\$132,193,029 75
Liabilities.			
Capital stock paid in.....	\$12,262,100 00	\$12,953,523 85	\$14,035,880 00
Surplus fund.....	2,987,071 24	3,065,924 18	3,762,660 91
Undivided earnings net.....	2,102,350 42	2,430,966 72	2,932,193 32
Dividends unpaid.....	11,914 42	10,178 36	4,929 72
Individual deposits.....	24,522,320 97	24,840,503 37	29,540,186 91
Certificates of deposit.....	12,250,239 07	12,341,533 00	14,664,986 47
Savings deposits.....	62,600,212 06	69,548,293 05	81,609,318 57
Certified checks.....	66,649 37	93,418 48	94,652 52
Cashier's checks outstanding.....	83,450 18	27,222 23	68,734 87
Due to banks and bankers.....	3,748,526 37	4,481,075 44	5,368,915 27
Notes and bills rediscounted.....	14,000 00	35,799 00	6,071 19
Bills payable.....	81,173 30	125,468 75	104,500 00
Liabilities other than above stated.....			
Totals.....	\$120,790,914 60	\$129,959,209 43	\$132,193,029 75

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(State Banks).—Concluded.

November 25, 1902, 228 state banks, 4 trust companies,	November 17, 1903, 242 state banks, 4 trust companies, 1 society for savings.	September. 6, 1904, 248 state banks, 4 trust companies, 1 society for savings.	November 9, 1905, 277 state banks, 5 trust companies, 1 society for savings.	November 12, 1906, 301 state banks, 6 trust companies, 1 society for savings.	December 3, 1907, 328 state banks, 6 trust companies, 1 society for savings.
\$71,029,727 87	\$70,013,937 01	\$78,746,336 05	\$86,181,935 90	\$101,287,736 39	\$106,958,178 47
62,718,889 40	66,317,185 97	68,383,331 90	78,124,757 40	85,902,873 96	88,945,067 90
298,124 85	301,921 98	197,553 07	311,210 78	373,212 14	303,930 99
2,428,779 83	2,747,383 27	2,902,806 42	3,377,379 76	3,934,435 08	4,727,158 99
1,740,305 79	1,655,978 73	1,608,035 94	1,560,630 18	1,593,318 80	1,367,853 18
295,373 97	264,608 79	241,162 15	227,081 56	213,682 12	165,612 84
19,566,876 95	20,455,482 93	21,137,556 22	25,542,384 93	26,665,895 22	21,295,814 35
1,818,528 06	1,363,614 21	1,287,220 02	1,934,177 39	2,551,776 64	2,368,708 60
643,168 60	628,326 98	854,065 78	827,349 43	1,959,708 99	1,288,117 10
531,318 02	418,158 14	353,232 19	394,181 89	483,736 42	389,022 14
45,262 35	58,008 16	73,587 98	64,972 73	73,300 45	83,879 98
3,634,079 16	3,859,868 27	4,499,431 65	4,324,849 84	4,559,569 06	4,596,825 41
512,225 31	603,741 42	599,619 41	687,826 10	712,190 77	937,065 78
4,457,448 25	4,686,754 47	5,049,774 00	5,937,153 75	6,453,153 95	8,613,878 75
\$169,720,108 41	\$179,434,970 33	\$185,933,712 78	\$209,535,891 64	\$236,764,589 99	\$242,041,114 48
\$14,842,470 00	\$15,919,551 21	\$16,111,120 00	\$17,403,144 04	\$19,119,930 00	\$20,351,064 00
4,959,893 71	5,560,112 18	6,471,703 33	7,239,305 31	8,547,385 55	10,196,000 34
3,251,864 56	3,565,570 84	3,055,451 39	3,830,000 67	4,710,432 87	4,618,594 41
2,876 72	3,511 36	5,291 14	2,933 29	4,853 69	7,375 23
34,503,984 97	37,280,300 03	38,287,417 40	45,041,231 95	53,085,474 90	47,587,078 42
16,952,741 46	17,570,185 09	16,079,540 71	18,364,826 02	18,991,487 21	16,701,012 53
89,278,602 99	93,473,139 78	99,782,932 96	111,234,128 86	125,464,596 49	134,923,712 46
194,520 09	110,395 49	191,493 34	90,768 06	204,330 21	136,542 84
146,271 08	77,541 33	136,795 00	105,934 17	172,294 39	212,989 96
5,259,834 85	5,365,378 83	4,902,817 34	5,960,398 11	6,205,626 80	5,753,481 15
75,479 88	97,711 15	76,405 96	90,221 16	93,672 88	211,263 14
251,508 10	411,573 04	232,744 21	158,000 00	164,505 00	972,000 00
					*370,000 00
\$169,720,108 41	\$179,434,970 33	\$185,933,712 78	\$209,535,891 64	\$236,764,589 99	\$242,041,114 48

*Clearing house certificates.

COMPARATIVE ABSTRACTS (NATIONAL BANKS).

Comparative abstracts, showing the volume of business of the national banks of the State from the last reports called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906 and 1907, as made to and furnished this department by the comptroller of the currency at Washington.

Resources.	December 11, 1889, 113 national banks.	December 19, 1890, 109 national banks.	December 2, 1891, 106 national banks.	December 9, 1892, 104 national banks.	December 19, 1893, 99 national banks.
Loans and discounts.....	\$45,860,178 79	\$47,527,375 32	\$48,424,955 39	\$52,752,163 51	\$40,783,209 13
Stocks, bonds and mortgages.....	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40	6,945,499 58
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07
Due from reserve agents.....	5,273,805 17	6,000,383 99	6,942,032 64	8,304,177 63	6,191,185 16
Due from other banks and bankers...	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23	1,508,833 10
Banking house, furniture and fixtures.	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,058,013 55
Other real estate.....	696,499 38	807,729 15	654,818 49	597,433 76	523,837 66
Current expenses and taxes paid.....	314,041 78	316,798 82	308,899 32	330,626 32	.....
Exchanges for clearing house.....	351,040 73	291,486 06	531,466 31	420,011 79	414,646 27
Checks and cash items.....	206,917 13	252,540 59	222,864 76	269,288 40	208,277 54
Cash.....	5,156,435 60	5,363,033 64	5,337,462 12	5,479,123 70	5,352,544 48
Due from United States treasurer.....	175,937 44	166,537 96	155,501 41	201,723 10	209,208 62
Premiums on United States bonds....	506,812 27	416,961 40	326,649 58	415,932 79	448,743 01
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17
Liabilities.					
Capital stock paid in.....	\$15,674,600 00	\$15,539,600 00	\$15,244,600 00	\$15,034,000 00	\$14,584,000 00
Surplus fund.....	3,173,932 03	3,332,775 18	3,715,238 33	3,858,283 29	3,769,273 96
Gross undivided earnings.....	2,589,639 53	2,715,207 61	2,359,221 32	2,375,530 99	*1,879,151 51
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	18,212 61	17,180 18
Individual deposits.....	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23	31,789,116 14
United States deposits.....	.....	566,999 05	483,927 31	330,558 68	401,760 31
Due to banks and bankers.....	5,837,859 32	6,052,260 90	7,140,938 64	9,946,624 23	6,100,036 83
National bank notes outstanding.....	2,853,300 00	2,660,200 00	2,587,020 00	3,281,300 00	4,557,055 00
Notes and bills rediscounted.....	658,903 69	689,166 46	462,157 73	466,083 07	426,228 15
Bills payable.....	.....	100 00	23,000 00	.....	367,442 03
Liabilities other than those above stated.....	.....	.....	2,274 38	516,000 00	233 06
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17

* Undivided earnings, less expenses and taxes paid.

REPORT OF THE COMMISSIONER.

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Comparative abstracts (National Banks).—Continued.

Resources.	December 19, 1894, 96 national banks.	December 13, 1895, 94 national banks.	December 17, 1896, 89 national banks.	December 15, 1897, 82 national banks.	December 1, 1898, 81 national banks.
Loans and discounts.....	\$43,083,288 41	\$44,736,533 88	\$40,304,416 58	\$41,143,927 46	\$42,919,871 77
Stocks, bonds and mortgages.....	6,808,219 06	6,795,879 01	6,061,223 33	6,572,265 92	9,766,446 01
Overdrafts.....	191,899 31	184,138 47	174,561 83	169,842 80	220,627 59
Due from reserve agents.....	7,158,187 74	5,697,542 13	8,051,478 98	11,777,125 43	10,816,560 04
Due from other banks and bankers....	2,138,681 61	1,754,960 91	2,145,066 98	3,492,498 90	3,757,850 18
Banking house, furniture and fixtures.	1,057,140 95	1,016,259 30	1,029,048 72	943,880 03	1,019,100 09
Other real estate.....	556,397 40	690,205 85	796,229 53	880,219 77	1,061,231 36
Current expenses and taxes paid.....					
Exchanges for clearing house.....	300,541 92	243,688 09	333,694 76	358,309 99	392,218 02
Checks and cash items.....	226,913 43	160,616 79	199,702 79	136,857 46	179,112 92
Cash.....	5,089,305 10	5,039,661 46	5,333,487 61	5,505,338 94	5,982,621 40
Due from United States treasurer.....	240,670 62	236,528 07	231,775 11	209,475 82	234,094 42
Premiums on United States bonds....	430,463 13	414,815 00	375,089 75	365,223 50	465,448 84
Clearing house certificates.....					
Totals.....	\$67,281,708 68	\$66,970,828 93	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64
Liabilities.					
Capital stock paid in.....	\$13,634,000 00	\$13,434,000 00	\$12,959,000 00	\$11,945,000 00	\$11,770,000 00
Surplus fund.....	3,572,570 99	3,631,010 78	3,418,221 47	3,242,018 09	3,188,318 72
Undivided earnings, net.....	1,803,490 48	1,789,465 90	1,687,088 73	1,394,998 14	1,374,061 73
Dividends unpaid.....	8,348 50	11,509 58	9,156 46	17,563 29	20,387 30
Individual deposits.....	34,718,215 02	35,612,374 38	34,391,087 75	39,217,006 25	43,486,965 94
United States deposits.....	383,962 29	357,750 18	409,961 73	401,136 29	1,255,821 32
Due to banks and bankers.....	8,641,246 57	7,406,212 51	8,200,695 23	11,772,976 46	11,760,185 28
National bank notes outstanding.....	4,141,997 50	4,202,742 50	4,071,495 00	3,551,767 50	3,958,300 00
Notes and bills rediscounted.....	316,887 33	389,898 33	140,289 20	2,500 00	
Bills payable.....	61,000 00	137,500 00	88,400 00	10,000 00	
Liabilities other than those above stated.....		1,364 80	380 40		1,142 35
Reserved for taxes.....					
Bonds borrowed.....					
Clearing house certificates.....					
Totals.....	\$77,281,708 68	\$66,970,828 93	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64

Comparative abstracts

Resources.	December 2, 1899, 80 national banks.	December 13, 1900, 85 national banks.	December 10, 1901, 85 national banks.
Loans and discounts.....	\$47,581,061 50	\$51,651,236 44	\$54,938,142 2 :
Stocks, bonds and mortgages.....	11,652,043 11	12,318,672 86	14,141,822 34
Overdrafts.....	194,788 80	246,158 27	236,531 65
Due from reserve agents.....	8,671,815 91	10,658,399 31	11,231,301 10
Due from other banks and bankers.....	3,647,971 66	3,463,374 00	4,058,641 12
Banking house, furniture and fixtures.....	1,003,999 44	1,142,970 99	1,150,952 69
Other real estate.....	1,090,810 20	927,158 12	696,254 41
Current expenses and taxes paid.....			
Exchanges for clearing house.....	597,274 04	415,477 92	930,166 52
Checks and cash items.....	240,308 50	182,689 83	204,714 74
Cash.....	6,151,557 96	7,105,053 78	7,358,362 08
Due from United States treasurer.....	242,948 86	308,427 88	336,238 00
Premiums on United States bonds.....	453,937 69	208,917 94	228,358 81
Clearing house certificates.....			
Totals.....	\$81,498,517 67	\$98,623,537 34	\$95,561,515 74
Liabilities.			
Capital stock paid in.....	\$11,440,000 00	\$11,578,000 00	\$11,548,750 00
Surplus fund.....	3,157,388 20	3,276,188 20	3,052,638 20
Undivided earnings net.....	1,563,841 93	1,850,274 85	2,007,685 64
Dividends unpaid.....	17,340 81	13,983 81	18,542 81
Individual deposits.....	49,920,532 09	54,232,091 31	59,593,561 95
United States deposits.....	1,354,864 72	1,391,304 19	1,772,959 84
Due to banks and bankers.....	9,738,696 81	11,024,083 47	11,764,875 41
National bank notes outstanding.....	4,250,300 00	5,160,102 50	5,590,200 00
Notes and bills rediscounted.....	23,644 61	11,989 72	5,500 00
Bills payable.....	27,000 00	75,000 00	205,000 00
Liabilities other than those above stated.....	4,908 50	10,519 29	11,801 89
Reserved for taxes.....			
Bonds borrowed.....			
Clearing house certificates.....			
Totals.....	\$81,498,517 67	\$98,623,537 34	\$95,561,515 74

REPORT OF THE COMMISSIONER.

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(National Banks).—Concluded.

November 25, 1902, 84 national banks.	November 17, 1903, 87 national banks.	September 6, 1904, 88 national banks.	November 9, 1905, 88 national banks.	November 12, 1906, 88 national banks.	December 3, 1907, 93 national banks.
\$60,694,946 71	\$64,088,225 33	\$65,803,150 13	\$72,234,051 95	\$31,508,444 65	\$33,949,193 61
15,106,335 98	16,331,297 13	16,876,755 37	16,943,886 45	19,294,724 24	19,321,131 14
349,047 07	351,732 17	249,830 11	235,237 50	236,233 92	215,231 50
10,167,335 72	9,147,612 91	10,991,502 16	10,993,065 10	12,393,886 17	10,100,561 91
3,845,841 49	4,174,213 53	4,414,365 24	5,462,829 33	6,393,474 02	5,127,690 55
1,300,681 27	1,332,481 00	1,498,493 23	1,577,703 17	1,641,589 70	1,946,629 37
455,291 07	393,115 75	390,373 53	358,357 49	300,020 77	345,190 33
578,212 52	499,453 75	715,114 06	739,445 31	1,123,918 60	753,647 93
239,577 39	182,558 75	270,131 43	213,672 23	297,723 82	341,954 39
6,554,095 31	6,834,835 11	7,553,259 40	8,093,277 55	8,673,007 23	9,317,138 52
326,770 50	378,175 67	399,420 00	436,085 50	453,002 50	423,725 50
356,315 39	311,370 92	255,738 73	190,849 25	158,401 23	138,259 66
					595,194 00
\$99,974,511 02	\$104,053,072 02	\$109,393,133 47	\$117,495,490 83	\$132,515,439 07	\$132,690,353 31
\$11,390,000 00	\$12,530,000 00	\$12,730,000 00	\$13,030,000 00	\$13,005,000 00	\$14,495,000 00
3,416,538 20	3,782,538 20	4,236,688 20	4,595,788 20	5,264,282 50	5,490,612 50
2,157,217 18	2,454,374 37	2,094,959 00	2,149,975 63	2,280,314 62	2,757,173 91
13,357 81	16,440 61	5,156 93	16,854 34	13,904 54	16,379 16
63,316,731 07	65,305,059 11	69,945,810 33	76,475,628 68	88,758,552 48	84,864,150 47
2,150,114 02	2,404,832 56	1,712,739 74	1,123,820 61	2,325,780 85	3,526,031 73
11,611,241 00	10,418,990 57	11,323,973 44	12,473,253 68	12,642,438 95	12,053,642 00
5,639,200 00	6,774,840 00	7,218,930 00	7,469,030 00	7,939,985 00	7,863,265 00
21,500 00	182,202 70	41,595 90	91,495 96	85,948 00	358,533 03
107,000 00	178,000 00	35,000 00	13,000 00	125,000 00	445,000 00
161,610 54	8,203 90	23,231 93	51,613 73	32,390 07	26,091 01
				61,592 06	65,881 50
					563,000 00
					194,988 00
\$99,974,511 02	\$104,053,072 02	\$109,393,133 47	\$117,495,490 83	\$132,515,439 07	\$132,690,353 31

STATE BANKING DEPARTMENT.

STATE BANKS.

1907

Abstracts of reports made by the State banks of Michigan to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz., January 26, March 22, May 20, August 22 and December 3, 1907. For reports of individual State banks and trust companies see succeeding pages.

Resources.	Report of Jan. 26, 304 state banks, 6 trust companies, 1 society for savings.	Report of Mar. 22, 311 state banks, 6 trust companies, 1 society for savings.	Report of May 20, 317 state banks, 6 trust companies, 1 society for savings.	Report of Aug. 22, 321 state banks, 6 trust companies, 1 society for savings.	Report of Dec. 3, 328 state banks, 6 trust companies, 1 society for savings.
Loans and discounts.....	\$103,061,680 63	\$107,035,624 55	\$108,371,510 62	\$111,772,820 37	\$106,958,178 47
Bonds, mortgages and securities.....	86,334,509 93	88,392,877 29	89,509,370 82	90,287,864 66	88,356,047 90
Premiums paid on bonds.....	180,406 38	171,119 88	164,465 58	148,913 88	165,612 84
Overdrafts.....	335,966 14	378,797 98	343,997 80	327,663 27	3 03,930 99
Banking house.....	4,285,920 83	4,345,074 29	4,377,474 29	4,569,908 69	4,727,158 99
Furniture and fixtures.....					
Other real estate.....	1,554,619 58	1,565,580 65	1,322,268 78	1,380,483 78	1,367,853 18
Due from other banks and bankers (not reserve cities).....	1,228,587 63	1,060,750 85	1,349,405 87	1,435,680 93	1,161,085 97
Items in transit.....	1,166,547 62	1,294,205 27	1,241,383 99	839,960 93	1,207,022 63
United States bonds.....	944,980 00	639,580 00	638,580 00	630,640 00	539,020 00
Due from banks in reserve cities.....	30,119,495 57	28,347,119 94	27,981,156 87	26,264,286 04	21,295,814 35
Exchanges for clearing house.....	1,061,718 72	1,066,312 65	1,381,614 06	840,242 81	1,288,117 10
U. S. and national bank currency.....	6,527,078 12	6,277,111 50	6,076,225 50	7,195,970 68	8,613,878 75
Gold coin.....	4,158,031 54	4,220,742 33	4,159,718 03	4,174,012 40	4,596,825 41
Silver coin.....	813,016 00	794,178 23	751,244 10	834,197 75	937,065 78
Nickels and cents.....	87,286 01	76,512 96	73,480 95	77,723 75	83,879 98
Checks, cash items and internal revenue account.....	358,652 01	412,747 62	478,812 25	488,372 83	389,022 14
Totals.....	\$242,248,497 31	\$246,078,335 99	\$248,820,709 51	\$251,248,742 77	\$242,041,114 48
Liabilities.					
Capital stock paid in.....	\$19,469,515 20	\$19,469,765 20	\$19,731,139 27	\$20,200,651 88	\$20,351,064 00
Surplus fund.....	9,334,417 90	9,559,723 96	9,478,633 44	10,310,700 34	10,196,000 34
Undivided profits, less current ex- penses, interest and taxes paid.....	3,983,709 24	4,435,024 02	4,953,019 71	4,104,024 21	4,618,594 41
Dividends unpaid.....	32,053 42	11,584 78	6,268 80	13,992 22	7,375 23
Commercial deposits subject to check..	52,885,256 31	53,104,541 62	53,097,406 59	52,217,338 09	47,587,078 42
Commercial certificates of deposit.....	19,020,701 42	19,167,714 40	18,835,359 73	18,375,307 42	16,701,012 53
Due to banks and bankers.....	7,013,399 47	6,597,357 26	6,792,372 29	6,294,835 97	5,753,481 15
Certified checks.....	113,971 83	129,908 76	199,771 44	173,666 78	136,542 84
Cashier's checks outstanding.....	99,542 17	211,701 24	475,651 21	99,518 04	212,989 96
Savings deposits.....	102,015,948 70	104,365,688 84	105,182,958 91	108,632,457 01	104,673,613 18
Savings certificates of deposit.....	28,193,921 65	28,858,088 25	29,751,148 28	30,499,166 55	30,250,000 28
Clearing house certificates.....					370,000 00
Notes and bills rediscounted.....	9,000 00	52,737 71	112,039 84	56,224 06	211,233 14
Bills payable.....	77,000 00	114,500 00	175,000 00	210,830 20	972,000 00
Totals.....	\$242,248,497 31	\$246,078,335 99	\$248,820,709 51	\$251,248,742 77	\$242,041,114 48

REPORT OF THE COMMISSIONER.

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NATIONAL BANKS.

1907

Abstracts of reports made by the National banks of Michigan to the Commissioner of the Banking Department, January 26, March 22, May 20, August 22 and December 3, 1907. For reports of individual National banks see succeeding pages.

Resources.	Report of Jan. 26, 89 Nat. banks.	Report of Mar. 22, 90 Nat. banks.	Report of May 20, 91 Nat. banks.	Report of Aug. 22, 93 Nat. banks.	Report of Dec. 3, 93 Nat. banks.
Loans and discounts.....	\$82,109,018 70	\$84,859,213 84	\$84,392,377 09	\$86,960,672 10	\$83,949,198 51
Overdrafts, secured and unsecured.....	267,848 83	278,700 00	269,859 34	231,178 52	215,231 50
U. S. bonds to secure circulation.....	8,492,050 00	7,552,050 00	7,230,050 00	7,313,800 00	8,718,800 00
U. S. bonds to secure U. S. deposits.....	1,492,500 00	1,992,500 00	2,710,000 00	2,608,500 00	1,621,500 00
Other bonds to secure U. S. deposits.....	1,061,262 50	1,061,262 50	721,312 50	100,000 00	1,527,564 04
U. S. bonds on hand.....	501,360 00	499,240 00	380,240 00	496,740 00	62,940 00
Premiums on U. S. bonds.....	153,749 77	172,669 33	181,192 87	177,529 20	188,259 65
Clearing house certificates.....					595,194 00
Stocks, securities, etc.....	7,966,737 05	8,183,907 72	8,146,452 32	8,344,044 13	7,390,327 10
Banking house, furniture and fixtures.....	1,688,505 68	1,751,053 40	1,789,608 82	1,867,758 66	1,946,629 37
Other real estate, and mortgages owned	335,468 58	344,690 70	357,234 97	347,701 49	345,190 33
Due from National banks (not reserve agents).....	4,334,663 79	3,766,794 30	4,094,348 68	3,755,478 75	3,273,894 46
Due from state banks and bankers.....	1,714,285 22	1,900,185 82	1,788,756 57	1,565,353 50	1,853,096 09
Due from approved reserve agents.....	13,239,648 36	11,170,714 30	14,247,142 63	11,086,247 76	10,100,561 91
Checks and other cash items.....	278,020 23	198,010 23	222,405 22	238,031 35	341,954 39
Exchanges for clearing house.....	519,443 24	640,531 39	835,830 19	644,710 22	753,547 93
Notes of other National banks.....	859,437 00	693,290 00	827,253 00	900,871 00	760,445 00
Fractional paper currency, nickels and cents.....	57,044 79	50,004 20	47,808 07	48,302 32	58,012 31
Specie.....	5,439,379 13	5,163,461 03	5,184,082 50	5,201,714 61	5,598,769 21
Legal tender notes.....	3,269,441 00	2,440,602 00	3,087,411 00	3,236,275 00	2,899 912 00
Redemption fund with U. S. treasurer (5% of circulation).....	421,027 50	374,427 50	362,477 50	365,635 00	385,320 00
Due from U. S. treasurer, other than 5% redemption fund.....	73,295 94	99,228 00	70,849 00	106,652 50	33,405 50
Totals.....	\$134,272,187 31	\$133,192,536 26	\$136,976,702 27	\$136,197,225 11	\$132,690,353 31
Liabilities.					
Capital stock paid in.....	\$13,165,000 00	\$13,240,000 00	\$13,335,387 00	\$13,913,915 00	\$14,455,000 00
Surplus fund.....	5,577,375 00	5,552,375 00	5,636,000 59	5,758,425 01	5,490,612 50
Undivided profits less expenses and taxes paid.....	1,938,227 95	2,279,700 80	2,455,217 87	2,343,359 01	2,757,173 91
National bank notes outstanding.....	8,371,680 00	7,454,130 00	7,184,280 00	7,219,435 00	7,813,265 00
Due to other National banks.....	4,525,760 51	3,814,885 76	4,667,411 64	3,638,977 35	3,344,379 95
Due to state banks and bankers.....	11,464,783 12	10,522,275 25	10,601,047 25	10,563,241 07	8,709,262 05
Dividends unpaid.....	19,480 60	13,270 11	13,021 62	8,319 00	16,379 16
Individual deposits subject to check.....	86,775,430 57	86,814,611 56	89,500,453 38	89,545,995 89	84,844,150 47
United States deposits.....	2,016,901 25	2,599,919 23	2,925,996 50	2,239,558 74	3,122,955 00
Deposits of U. S. disbursing officers.....	320,163 65	468,748 37	421,529 49	495,719 23	403,076 73
Bonds borrowed.....		50,000 00	50,000 00	25,000 00	563,000 00
Notes and bills rediscounted.....	20,000 00	113,000 00	45,000 00	92,056 25	358,538 03
Bills payable.....	16,500 00	189,000 00	35,000 00	157,400 00	445,000 00
Reserved for taxes.....	40,020 72	43,084 88	65,732 95	74,915 87	65,881 50
Liabilities other than those above stated.....	20,863 94	37,533 30	40,613 97	67,907 69	21,691 01
Clearing house certificates.....					194,988 00
Totals.....	\$134,272,187 31	\$133,192,536 26	\$136,976,702 27	\$136,197,225 11	\$132,690,353 31

STATE BANKING DEPARTMENT.

STATE AND NATIONAL BANKS.

1907

Abstracts showing the total volume of business transacted by the State and National banks and trust companies of Michigan, as made to the Commissioner of the Banking Department, January 26, March 22, May 20, August 22 and December 3, 1907.

Resources.	Report of Jan. 26, 304 state banks, 89 national banks, 6 trust companies, 1 society for savings.	Report of Mar. 22, 311 state banks, 90 national banks, 6 trust companies, 1 society for savings.	Report of May 20, 317 state banks, 91 national banks, 6 trust companies, 1 society for savings.	Report of Aug. 22, 321 state banks, 93 national banks, 6 trust companies, 1 society for savings.	Report of Dec. 3, 328 state banks, 93 national banks, 6 trust companies, 1 society for savings.
Loans and discounts.....	\$185,170,699 33	\$191,894,838 39	\$192,763,887 71	\$198,733,492 47	\$190,907,376 98
Stocks, bonds and mortgages.....	94,301,246 98	96,576,785 01	97,655,823 14	98,031,908 79	95,746,375 00
Overdrafts.....	603,814 97	657,497 98	613,857 14	558,841 79	519,162 49
U. S. bonds to secure circulation.....	8,492,050 00	7,552,050 00	7,290,050 00	7,313,830 00	8,718,800 00
U. S. bonds to secure U. S. deposits.....	1,492,500 00	1,992,500 00	2,710,000 00	2,608,500 00	1,621,500 00
Other bonds to secure U. S. deposits.....	1,031,262 50	1,061,262 50	721,312 50	100,000 00	1,527,564 04
U. S. bonds on hand.....	1,443,340 00	1,138,820 00	1,018,820 00	1,127,380 00	651,960 00
Clearing house certificates.....					595,194 00
Premiums paid.....	334,156 15	343,789 21	345,658 45	323,443 08	353,872 50
Banking house, furniture and fixtures.....	5,974,423 51	6,096,127 69	6,167,083 11	6,437,667 35	6,673,788 36
Other real estate.....	1,890,088 16	1,910,271 35	1,679,503 75	1,708,185 27	1,713,043 51
Due from other banks and bankers.....	8,444,084 26	8,021,936 24	8,473,895 11	7,596,474 11	7,496,299 15
Due from banks in reserve cities.....	43,359,143 93	39,517,834 24	42,228,299 50	37,950,533 80	31,456,376 26
Checks and other cash items.....	664,672 24	610,767 85	701,217 47	723,404 18	730,976 53
Exchanges for clearing house.....	1,581,161 96	1,706,844 04	2,217,444 25	1,484,953 03	2,041,665 08
Nickels and cents.....	144,330 80	126,517 16	121,289 02	123,026 07	141,892 29
Specie.....	10,410,427 27	10,178,381 59	10,095,044 63	10,209,924 76	11,132,660 40
U. S. and National bank notes.....	10,655,956 12	9,411,003 50	10,590,899 50	11,333,116 68	12,274,235 75
Redemption fund with U. S. treasurer (5% of circulation).....	421,027 50	374,427 50	362,477 50	365,665 00	395,320 00
Due from U. S. treasurer, other than 5% redemption fund.....	73,295 94	99,228 00	70,849 00	106,652 50	33,405 50
Totals.....	\$376,520,684 62	\$379,270,872 25	\$385,797,411 78	\$387,445,938 88	\$374,731,467 79
Liabilities.					
Capital stock paid in.....	\$32,634,515 20	\$32,709,765 20	\$33,066,526 27	\$34,164,566 88	\$34,816,064 00
Surplus fund.....	14,911,792 90	15,112,098 90	15,114,634 03	16,069,126 35	15,683,612 84
Undivided profits less expenses and taxes paid.....	5,921,967 19	6,714,724 82	7,408,237 58	6,510,383 22	7,375,768 32
National bank notes outstanding.....	8,371,680 00	7,454,130 00	7,184,280 00	7,219,435 00	7,833,235 00
Dividends unpaid.....	51,534 02	24,854 89	19,230 42	22,311 22	23,754 39
Commercial deposits.....	158,894,902 30	159,428,477 58	162,138,652 35	160,411,826 22	149,501,774 22
Savings deposits.....	130,209,870 35	133,223,777 10	134,934,107 19	139,131,623 56	134,923,712 46
United States deposits.....	2,337,064 90	3,068,667 60	3,347,525 99	2,735,277 97	3,526,031 73
Due to banks and bankers.....	23,003,943 10	20,934,518 27	22,060,831 18	20,497,084 39	17,807,123 15
Bonds borrowed.....		50,000 00	50,000 00	25,000 00	563,000 00
Notes and bills rediscounted.....	29,000 00	165,737 71	157,039 84	148,280 31	569,801 17
Bills payable.....	93,500 00	303,500 00	210,000 00	368,230 20	1,417,000 00
Reserved for taxes.....	40,020 72	43,084 88	65,732 96	74,915 87	65,881 50
Liabilities other than those above stated.....	20,833 94	37,535 30	40,613 97	67,907 69	26,691 01
Clearing house certificates.....					564,988 00
Totals.....	\$376,520,684 62	\$379,270,872 25	\$385,797,411 78	\$387,445,968 88	\$374,731,437 79

REPORT OF THE COMMISSIONER.

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DETROIT.

STATE BANKS.

1907

Abstracts of the published reports of the State banks, trust companies and one society for savings in the city of Detroit, as made to the Commissioner of the Banking Department, January 26, March 22, May 20, August 22 and December 3, 1907.

Resources.	Report of Jan. 26, 11 state banks, 3 trust companies, 1 society for savings.	Report of Mar. 22, 11 state banks, 3 trust companies, 1 society for savings.	Report of May 20, 11 state banks, 3 trust companies, 1 society for savings.	Report of Aug. 22, 12 state banks, 3 trust companies, 1 society for savings.	Report of Dec. 3, 12 state banks, 3 trust companies, 1 society for savings.
Loans and discounts.....	\$37,574,501 79	\$38,849,958 86	\$38,850,685 04	\$39,974,100 38	\$39,435,712 88
Bonds, mortgages and securities.....	41,676,434 27	42,540,805 36	42,921,372 69	42,894,678 12	40,972,708 86
Premiums paid on bonds.....	79,895 45	74,398 25	72,354 25	72,344 23	70,286 95
Overdrafts.....	19,707 73	21,021 48	27,352 85	27,759 90	23,384 30
Banking house, furniture and fixtures.....	1,202,679 94	1,203,031 52	1,207,590 52	1,235,846 17	1,294,761 07
Other real estate.....	977,459 79	996,281 52	782,112 72	811,708 55	824,080 22
Due from other banks and bankers (not reserve cities).....	418,616 61	391,599 10	594,242 37	703,901 53	500,004 16
Items in transit.....	449,957 76	492,361 68	620,532 77	428,713 01	478,716 49
United States bonds.....	675,000 00	425,000 00	425,000 00	425,000 00	425,000 00
Due from banks in reserve cities.....	10,849,346 09	9,511,000 41	9,718,468 88	8,901,927 94	7,446,602 26
Exchanges for clearing house.....	653,998 47	715,577 06	893,232 99	469,340 66	924,532 17
U. S. and National bank currency.....	2,368,931 00	2,127,879 00	2,190,721 00	2,422,129 00	2,782,512 25
Gold coin.....	1,604,750 18	1,697,762 65	1,592,258 59	1,482,281 64	1,593,985 92
Silver coin.....	158,322 66	169,573 20	182,523 49	227,399 33	210,371 40
Nickels and cents.....	19,811 60	11,714 86	10,523 81	15,265 87	16,837 15
Checks, cash items and internal revenue account.....	77,750 16	76,548 83	91,700 94	197,065 42	62,651 40
Totals.....	\$98,907,163 50	\$99,301,513 78	\$100,180,704 91	\$100,292,581 77	\$97,062,147 48
Liabilities.					
Capital stock paid in.....	\$5,908,000 00	\$5,915,600 00	\$5,920,800 00	\$3,170,000 00	\$3,170,000 00
Surplus fund.....	4,434,000 00	4,637,800 00	4,640,400 00	4,965,000 00	4,965,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,803,933 31	1,787,306 85	1,881,168 19	1,830,353 51	1,800,523 21
Dividends unpaid.....	1,334 69	437 50	450 50	555 75	105 00
Commercial deposits, subject to check.....	19,578,686 78	19,810,991 65	19,834,957 07	20,177,710 19	18,807,656 66
Commercial certificates of deposit.....	8,120,587 06	7,516,486 15	7,477,870 83	7,258,915 46	6,289,624 47
Due to banks and bankers.....	5,738,974 88	5,406,491 23	5,574,332 41	5,077,654 01	4,667,249 66
Certified checks.....	78,774 82	98,101 13	154,316 57	125,580 30	98,798 95
Cashier's checks outstanding.....	68,794 46	181,452 57	430,006 22	73,199 34	167,167 38
Savings deposits.....	49,499,569 85	50,330,449 72	50,797,857 27	51,456,687 80	49,933,396 02
Savings certificates of deposit.....	3,549,507 65	3,601,393 98	3,467,935 22	3,156,925 41	3,142,624 13
Clearing house certificates.....					370,000 00
Notes and bills rediscounted.....					
Bills payable.....	25,000 00	15,000 00			650,000 00
Totals.....	\$98,907,163 50	\$99,301,513 78	\$100,180,704 91	\$100,292,581 77	\$97,062,147 48

STATE BANKING DEPARTMENT.

DETROIT.

NATIONAL BANKS.

1907.

Abstracts of the published reports of the National banks in the city of Detroit, as made to the Commissioner of the Banking Department, January 26, March 22, May 20, August 22 and December 3, 1907.

Resources.	Report of Jan. 26, 4 Nat. banks.	Report of Mar. 22, 4 Nat. banks.	Report of May 20, 4 Nat. banks.	Report of Aug. 22, 5 Nat. banks.	Report of Dec. 3, 5 Nat. banks.
Loans and discounts.....	\$21,719,208 40	\$22,515,406 01	\$22,189,251 43	\$23,772,880 60	\$23,714,192 04
Overdrafts, secured and unsecured.....	5,911 35	2,900 52	2,257 24	16,490 52	11,224 11
U. S. bonds to secure circulation.....	1,925,000 00	950,000 00	575,000 00	610,000 00	1,405,000 00
U. S. bonds to secure U. S. deposits.....	382,500 00	382,500 00	757,500 00	625,000 00	134,000 00
Other bonds to secure U. S. deposits.....	961,262 50	961,262 50	566,312 50		780,387 50
U. S. bonds on hand.....	4,200 00	4,200 00	30,200 00	148,400 00	400 00
Premiums on U. S. bonds.....				2,098 44	7,500 00
Clearing house certificates.....					595,194 00
Stocks, securities, etc.....	1,921,487 03	1,831,245 69	1,840,507 23	1,992,466 27	1,168,538 11
Banking house, furniture and fixtures.....	18,375 00	18,750 00	18,750 00	21,367 98	21,763 50
Other real estate, and mortgages owned.....	11,324 99	11,224 99	11,224 99	10,624 99	10,264 99
Due from National banks (not re- serve agents).....	3,044,219 36	2,738,675 12	2,928,374 70	2,816,681 67	2,190,449 29
Due from State banks and bankers.....	698,432 52	877,984 33	712,945 67	696,676 99	699,584 87
Due from approved reserve agents.....	3,133,956 82	2,648,056 13	4,164,713 40	3,224,103 54	2,931,631 30
Checks and other cash items.....	29,333 87	25,616 67	27,040 01	27,401 78	47,876 40
Notes of other National banks.....	263,238 00	164,622 00	308,673 00	334,043 00	150,051 00
Exchanges for clearing house.....	356,005 04	511,323 79	617,918 86	469,885 72	555,394 00
Fractional paper currency, nickels cents.....	11,401 61	7,582 11	7,740 91	9,411 72	13,027 14
Specie.....	1,853,625 15	1,592,402 00	1,768,383 00	1,540,173 58	1,288,852 50
Legal tender notes.....	1,717,209 00	1,117,055 00	1,623,761 00	1,642,797 00	1,133,945 00
Redemption fund with U. S. treasurer (5% of circulation).....	94,850 00	47,500 00	28,750 00	30,500 00	50,840 00
Due from U. S. treasurer, other than 5% redemption fund.....	43,000 00	68,000 00	48,600 00	62,700 00	17,500 00
Totals.....	\$38,194,540 64	\$36,476,306 81	\$38,227,906 94	\$38,053,703 80	\$36,927,620 75
Liaabilities.					
Capital stock paid in.....	\$4,150,000 00	\$4,150,000 00	\$4,150,000 00	\$4,750,000 00	\$4,900,000 00
Surplus fund.....	1,350,000 00	1,350,000 00	1,350,000 00	1,470,000 00	1,500,000 00
Undivided profits less expenses and taxes paid.....	541,979 83	644,982 23	645,489 99	650,776 05	747,924 99
National bank notes outstanding.....	1,860,900 00	916,750 00	541,850 00	573,750 00	856,280 00
Due to other National banks.....	3,956,984 46	3,219,592 58	4,011,109 17	3,188,864 01	2,880,574 38
Due to state banks and bankers.....	8,099,116 66	7,264,781 27	7,240,344 13	7,281,243 45	6,059,471 30
Dividends unpaid.....	465 81	370 49	240 00	130 00	200 00
Individual deposits subject to check.....	17,046,795 83	17,479,441 05	18,964,712 80	19,391,445 41	17,959,374 97
United States deposits.....	932,259 24	823,354 97	873,324 89	188,805 32	917,911 21
Deposits of U. S. disbursing officers.....	221,565 34	428,560 77	396,362 49	468,239 19	373,915 00
Bonds borrowed.....					341,000 00
Notes and bills rediscounted.....					24,002 54
Bills payable.....		164,000 00			100,000 00
Reserved for taxes.....	34,473 47	34,473 47	54,473 47	53,481 36	41,981 36
Liaabilities other than those above stated.....				36,960 00	
Clearing house certificates.....					194,988 00
Totals.....	\$38,194,540 64	\$36,476,306 81	\$38,227,906 94	\$38,053,703 80	\$36,927,620 75

REPORT OF THE COMMISSIONER.

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DETROIT.

STATE AND NATIONAL BANKS.

1907.

Abstracts of the published reports of the State and National banks, trust companies and one society for savings in the city of Detroit, as made to the Commissioner of the Banking Department, January 26, March 22, May 20, August 22 and December 3, 1907.

Resources.	Report of Jan. 26, 11 state banks, 4 national banks, 3 trust companies, 1 society for savings.	Report of Mar. 22, 11 state banks, 4 national banks, 3 trust companies, 1 society for savings.	Report of May 20, 11 state banks, 4 national banks, 3 trust companies, 1 society for savings.	Report of Aug. 22, 12 state banks, 5 national banks, 3 trust companies, 1 society for savings.	Report of Dec. 3, 12 state banks, 5 national banks, 3 trust companies, 1 society for savings.
Loans and discounts.....	\$59,293,710 19	\$61,362,364 87	\$61,039,936 47	\$63,747,040 98	\$63,149,904 92
Stocks, bonds and mortgages.....	43,587,921 30	44,372,049 05	44,761,879 92	44,887,144 39	42,141,246 97
Overdrafts.....	25,619 08	23,922 00	29,610 09	44,250 40	34,608 41
U. S. bonds to secure circulation.....	1,925,000 00	950,000 00	575,000 00	610,000 00	1,405,000 00
U. S. bonds to secure U. S. deposits..	382,500 00	382,500 00	757,500 00	625,000 00	134,000 00
Other bonds to secure U. S. deposits..	961,262 50	961,262 50	566,312 50	.....	780,387 50
U. S. bonds on hand.....	679,200 00	429,200 00	455,200 00	573,400 00	425,400 00
Clearing house certificates.....	.....	.....	.....	.....	595,194 00
Premiums paid.....	79,895 45	74,398 25	72,354 25	74,442 69	77,780 95
Banking house, furniture and fixtures.	1,221,054 94	1,221,781 52	1,226,340 52	1,237,214 15	1,316,524 57
Other real estate.....	988,784 78	1,007,506 51	793,337 71	822,393 54	834,345 21
Due from other banks and bankers...	4,611,226 25	4,500,620 23	4,856,125 51	4,648,973 20	3,868,754 31
Due from banks in reserve cities.....	13,983,302 91	12,159,056 54	13,883,182 28	12,126,031 48	10,378,233 56
Checks and other cash items.....	107,084 03	102,165 50	118,740 95	224,467 20	110,527 80
Exchanges for clearing house.....	1,010,003 51	1,226,900 85	1,511,151 85	939,226 38	1,479,928 17
Nickels and cents.....	31,213 21	19,296 97	18,266 72	24,677 59	29,864 29
Specie.....	3,616,697 99	3,459,737 85	3,543,108 08	3,249,854 55	3,093,209 82
U. S. and National bank notes.....	4,349,378 00	3,409,550 00	4,123,155 00	4,398,969 00	4,066,513 25
Redemption fund with U. S. treasurer (5% of circulation).....	94,850 00	47,500 00	28,750 00	30,500 00	50,840 00
Due from U. S. treasurer, other than 5% redemption fund.....	43,000 00	68,000 00	48,600 00	62,700 00	17,500 00
Totals.....	\$137,001,704 14	\$135,777,820 64	\$138,408,611 85	\$138,346,285 57	\$133,989,768 23
Liabilities.					
Capital stock paid in.....	\$10,058,000 00	\$10,045,600 00	\$10,070,800 00	\$10,920,000 00	\$11,070,000 00
Surplus fund.....	5,784,000 00	5,987,800 00	5,990,400 00	6,435,000 00	6,465,000 00
Undivided profits less expenses and taxes paid.....	2,345,913 14	2,432,289 11	2,526,658 18	2,481,129 57	2,548,448 20
National bank notes outstanding.....	1,860,900 00	916,750 00	541,850 00	573,750 00	856,280 00
Dividends unpaid.....	1,800 50	807 00	690 50	604 75	305 00
Commercial deposits.....	44,893,638 95	45,086,472 55	46,892,474 12	47,026,850 70	43,222,621 43
Savings deposits.....	53,049,077 50	53,931,846 70	54,265,792 49	54,613,613 21	53,076,020 15
United States deposits.....	1,153,824 58	1,251,915 74	1,269,687 38	657,044 51	1,321,826 21
Due to banks and bankers.....	17,795,076 00	15,890,865 08	16,825,785 71	15,547,761 47	13,607,295 34
Bonds borrowed.....	.....	.....	.....	.....	341,000 00
Notes and bills rediscounted.....	.....	.....	.....	.....	24,002 54
Bills payable.....	25,000 00	179,000 00	.....	.....	750,000 00
Reserved for taxes.....	34,473 47	34,473 47	54,473 47	53,481 36	41,981 36
Liabilities other than those above stated.....	.....	.....	.....	36,930 00	.....
Clearing house certificates.....	.....	.....	.....	.....	564,988 00
Totals.....	\$137,001,704 14	\$135,777,820 64	\$138,408,611 85	\$138,346,285 57	\$133,989,768 23

STATE BANKING DEPARTMENT.

GRAND RAPIDS.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the six State and five National banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 6 state banks, 1 trust company.	Report of 5 national banks.	Total.
Loans and discounts.....	\$5,840,648 63	\$12,497,312 39	\$18,337,961 02
Stocks, bonds and mortgages.....	4,835,970 68	873,140 80	5,739,111 48
Overdrafts.....	6,651 05	14,898 80	21,549 85
U. S. bonds to secure circulation.....		2,030,000 00	2,030,000 00
U. S. bonds to secure U. S. deposits.....		450,000 00	450,000 00
U. S. bonds on hand.....	600 00	2,200 00	2,800 00
Premiums paid.....	7,000 00	66,618 45	73,618 45
Banking house, furniture and fixtures.....	108,332 80	400,414 66	568,747 43
Other real estate.....	12,546 68	500 00	13,046 68
Due from other banks and bankers.....	102,649 95	815,255 04	917,904 99
Due from banks in reserve cities.....	1,317,510 69	1,228,197 58	2,545,708 27
Checks and other cash items.....	23,727 66	13,994 22	37,721 88
Exchanges for clearing house.....	85,601 18	108,421 39	194,022 57
Nickels and cents.....	3,852 08	9,267 43	13,119 51
Specie.....	313,631 75	580,429 93	894,061 68
U. S. and National bank notes.....	411,059 00	339,297 00	750,356 00
Redemption fund with U. S. treasurer (5% of circulation).....		100,000 00	100,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		3,053 00	3,053 00
Totals.....	\$13,159,782 15	\$19,533,000 69	\$32,692,782 84
Liabilities.			
Capital stock paid in.....	\$850,000 00	\$2,300,000 00	\$3,150,000 00
Surplus fund.....	666,000 00	850,000 00	1,516,000 00
Undivided profits less expenses and taxes paid.....	328,429 19	431,594 42	760,023 61
National bank notes outstanding.....		2,024,900 00	2,024,900 00
Dividends unpaid.....	208 00	852 66	1,070 66
Commercial deposits.....	2,522,347 42	11,259,539 47	13,781,886 89
Savings deposits.....	8,662,027 35		8,662,027 35
Cashier's checks outstanding.....			
United States deposits.....		450,000 00	450,000 00
U. S. bonds borrowed.....		48,000 00	48,000 00
Due to banks and bankers.....	90,770 19	2,138,104 14	2,228,874 33
Notes and bills rediscounted.....		30,000 00	30,000 00
Bills payable.....	40,000 00		40,000 00
Liabilities other than those above stated.....			
Totals.....	\$13,159,782 15	\$19,533,000 69	\$32,692,782 84

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SAGINAW.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and two National banks in the city of Saginaw, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 3 state banks.	Report of 2 national banks.	Total.
Loans and discounts.....	\$3,683,795 13	\$3,753,154 44	\$7,439,919 57
Stocks, bonds and mortgages.....	3,176,490 95	262,784 15	3,439,275 10
Overdrafts.....	4,892 61	2,600 29	7,492 90
U. S. bonds to secure circulation.....		400,000 00	400,000 00
U. S. bonds to secure U. S. deposits.....		300,000 00	300,000 00
U. S. bonds on hand.....		16,100 00	16,100 00
Premiums paid.....	10,110 07	3,500 00	13,610 07
Banking house, furniture and fixtures.....	93,292 00	55,000 00	151,292 00
Other real estate.....	2,836 81	6,000 00	8,836 81
Due from other banks and bankers.....	20,558 79	107,251 48	127,830 27
Due from banks in reserve cities.....	697,990 58	467,000 82	1,164,991 40
Checks and other cash items.....	2,070 90	6,780 36	8,851 26
Exchanges for clearing house.....	16,648 58	9,923 05	26,571 63
Nickels and cents.....	1,776 61	1,084 08	2,860 69
Specie.....	193,278 05	281,902 50	475,180 55
U. S. and National bank notes.....	203,036 00	193,190 00	396,226 00
Redemption fund with U. S. treasurer (5% of circulation).....		12,565 00	12,565 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$8,112,787 08	\$5,878,846 17	\$13,991,633 25
Liabilities.			
Capital stock paid in.....	\$500,000 00	\$600,000 00	\$1,100,000 00
Surplus fund.....	535,000 00	300,000 00	835,000 00
Undivided profits less expenses and taxes paid.....	78,641 44	111,883 83	190,528 27
National bank notes outstanding.....		351,300 00	351,300 00
Dividends unpaid.....	400 00	80 00	480 00
Commercial deposits.....	2,001,056 44	3,605,827 70	5,606,884 14
Savings deposits.....	4,802,725 58		4,802,725 58
United States deposits.....		311,472 53	311,472 53
Due to banks and bankers.....	194,933 62	512,356 56	707,320 18
Notes and bills rediscounted.....		85,922 55	85,922 55
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$8,112,787 08	\$5,878,846 17	\$13,991,633 25

KALAMAZOO.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the two State and four National banks and one trust company in the city of Kalamazoo, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 2 state banks, 1 trust company.	Report of 4 national banks.	Total.
Loans and discounts.....	\$1,082,145 74	\$3,446,119 07	\$4,528,264 81
Stocks, bonds and mortgages.....	645,372 16	313,612 46	958,984 62
Overdrafts.....	1,409 80	25,653 12	27,062 92
U. S. bonds to secure circulation.....		341,600 00	341,600 00
U. S. bonds to secure U. S. deposits.....		25,000 00	25,000 00
Other bonds to secure U. S. deposits.....		28,000 00	28,000 00
U. S. bonds on hand.....		5,400 00	5,400 00
Premiums paid.....		14,993 25	14,993 25
Banking house, furniture and fixtures.....	78,500 00	199,813 47	278,313 47
Other real estate.....	40,965 00	19,042 32	60,007 32
Due from other banks and bankers.....	19,628 91	93,699 82	113,328 73
Due from banks in reserve cities.....	210,687 81	598,762 07	809,449 88
Checks and other cash items.....	10,399 32	17,207 03	27,606 35
Exchanges for clearing house.....	21,179 55	30,970 71	52,150 26
Nickels and cents.....	781 77	864 14	1,645 91
Specie.....	50,165 70	141,702 30	191,868 00
U. S. and National bank notes.....	66,157 00	230,136 00	296,293 00
Redemption fund with U. S. treasurer (5% of circulation).....		16,480 00	16,480 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,700 00	1,700 00
Totals.....	\$2,227,392 76	\$5,550,755 76	\$7,778,148 52
Liabilities.			
Capital stock paid in.....	\$300,000 00	\$500,000 00	\$800,000 00
Surplus fund.....	122,000 00	375,000 00	497,000 00
Undivided profits less expenses and taxes paid.....	48,548 04	99,793 11	148,341 15
National bank notes outstanding.....		329,600 00	329,600 00
Dividends unpaid.....	12 00	6,628 00	6,640 00
Commercial deposits.....	492,888 82	3,923,026 51	4,415,915 33
Savings deposits.....	994,609 47		994,609 47
United States deposits.....		50,000 00	50,000 00
Due to banks and bankers.....	269,334 43	52,065 51	321,399 94
Notes and bills rediscounted.....		124,642 63	124,642 63
Bills payable.....		90,000 00	90,000 00
Liabilities other than those above stated.....			
Totals.....	\$2,227,392 76	\$5,550,755 76	\$7,778,148 52

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BAY CITY.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the five State and two National banks in Bay City, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 5 state banks.	Report of 2 national banks.	Total.
Loans and discounts.....	\$2,620,904 40	\$1,297,921 85	\$3,918,826 24
Stocks, bonds and mortgages.....	1,526,899 50	325,211 27	1,852,110 77
Overdrafts.....	4,198 53	251 52	4,450 05
U. S. bonds to secure circulation.....		150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....		56,000 00	56,000 00
U. S. bonds on hand.....			
Premiums paid.....	17,579 97	1,250 00	19,129 97
Banking house, furniture and fixtures.....	58,600 00	22,500 00	81,000 00
Other real estate.....	21,234 74		21,234 74
Due from other banks and bankers.....	32,140 59	80,510 99	112,651 58
Due from banks in reserve cities.....	581,225 74	211,787 89	793,013 33
Checks and other cash items.....	907 89	540 41	1,448 30
Exchanges for clearing house.....	22,896 27	13,598 54	36,493 81
Nicks and cents.....	2,190 07	562 88	2,752 95
Specie.....	124,379 75	86,317 00	210,696 75
U. S. and National bank notes.....	288,106 00	78,413 00	366,519 00
Redemption fund with U. S. treasurer (5% of circulation).....		8,100 00	8,100 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$5,201,461 54	\$2,332,965 05	\$7,634,426 59
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$200,000 00	\$600,000 00
Surplus fund.....	180,500 00	115,000 00	295,500 00
Undivided profits less expenses and taxes paid.....	92,430 78	46,410 95	138,841 73
National bank notes outstanding.....		150,000 00	150,000 00
Dividends unpaid.....			
Commercial deposits.....	1,529,563 64	1,678,598 31	3,208,161 95
Savings deposits.....	3,053,209 03		3,053,209 03
United States deposits.....		50,000 00	50,000 00
Due to banks and bankers.....	45,758 09	61,284 94	107,043 03
Notes and bills rediscounted.....		1,739 85	1,739 85
Bills payable.....		30,000 00	30,000 00
Liabilities other than those above stated.....			
Totals.....	\$5,201,461 54	\$2,332,965 05	\$7,634,426 59

STATE BANKING DEPARTMENT.

JACKSON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and one National banks in the city of Jackson, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 3 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$2,701,508 64	\$900,421 60	\$3,601,930 33
Stocks, bonds and mortgages.....	1,096,111 32	125,918 36	1,222,029 68
Overdrafts.....	24,020 80	15,736 54	39,757 43
U. S. bonds to secure circulation.....		50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....		2,080 00	2,080 00
Banking house, furniture and fixtures.....	190,074 07	4,484 30	194,558 37
Other real estate.....	49,265 05	36,668 26	85,933 31
Due from other banks and bankers.....	166,675 43	17,360 50	184,035 93
Due from banks in reserve cities.....	270,581 88	49,911 32	320,493 20
Checks and other cash items.....	1,662 97	700 51	2,423 48
Exchanges for clearing house.....	39,299 07	2,730 20	42,029 27
Nicks and cents.....	2,006 48	755 36	2,761 84
Specie.....	154,986 60	49,344 15	204,330 75
U. S. and National bank notes.....	138,263 50	28,185 00	166,448 50
Redemption fund with U. S. treasurer (5% of circulation).....		2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$4,834,455 90	\$1,286,856 19	\$6,121,312 09
Liabilities			
Capital stock paid in.....	\$500,000 00	\$100,000 00	\$600,000 00
Surplus fund.....	265,000 00	30,000 00	295,000 00
Undivided profits less expenses and taxes paid.....	113,142 97	31,083 36	144,226 33
National bank notes outstanding.....		50,000 00	50,000 00
Dividends unpaid.....	20 00		20 00
Commercial deposits.....	1,350,462 26	1,032,820 26	2,383,282 52
Savings deposits.....	2,568,592 46		2,568,592 46
United States deposits.....			
Due to banks and bankers.....	37,238 21	2,952 57	40,190 78
Notes and bills rediscounted.....			
Bills payable.....		40,000 00	40,000 00
Liabilities other than those above stated.....			
Totals.....	\$4,834,455 90	\$1,286,856 19	\$6,121,312 09

REPORT OF THE COMMISSIONER.

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PORT HURON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National banks in the city of Port Huron, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 4 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$2,299,779 35	\$1,105,223 65	\$3,405,003 00
Stocks, bonds and mortgages.....	874,554 66	156,242 85	1,030,797 51
Overdrafts.....	8,786 46	306 90	9,093 36
U. S. bonds to secure circulation.....		150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....		100,000 00	100,000 00
U. S. bonds on hand.....			
Premiums paid.....			
Banking house, furniture and fixtures.....	83,041 74	60,000 00	143,041 74
Other real estate.....	38,700 00		38,700 00
Due from other banks and bankers.....	56,628 18	17,524 23	74,152 41
Due from banks in reserve cities.....	241,769 70	205,985 00	447,754 70
Checks and other cash items.....	6,313 69		6,313 69
Exchanges for clearing house.....	40,203 10	13,135 96	53,339 06
Nickels and cents.....	2,579 41	471 68	3,051 09
Specie.....	103,818 75	67,003 85	170,822 70
U. S. and National bank notes.....	134,646 00	52,803 00	186,949 00
Redemption fund with U. S. treasurer (5% of circulation).....		7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$3,890,821 04	\$1,935,697 22	\$5,826,518 26
Liabilities.			
Capital stock paid in.....	\$330,000 00	\$150,000 00	\$480,000 00
Surplus fund.....	145,000 00	50,000 00	195,000 00
Undivided profits less expenses and taxes paid.....	124,481 24	45,095 07	170,176 31
National bank notes outstanding.....		149,995 00	149,995 00
Dividends unpaid.....	1,759 00	25 00	1,784 00
Commercial deposits.....	1,567,266 99	1,873,766 87	2,941,033 86
Savings deposits.....	1,661,237 68		1,661,237 68
United States deposits.....		100,000 00	100,000 00
Due to banks and bankers.....	61,076 13	66,215 28	127,291 41
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$3,890,821 04	\$1,935,697 22	\$5,826,518 26

STATE BANKING DEPARTMENT.

ANN ARBOR.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National banks in the city of Ann Arbor, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 4 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,447,265 14	\$361,368 35	\$1,808,633 49
Stocks, bonds and mortgages.....	2,404,348 82	81,943 80	2,486,292 42
Overdrafts.....	4,029 25	2,920 88	6,950 13
U. S. bonds to secure circulation.....		25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	22,000 00		22,000 00
Premiums paid.....	2,375 40	900 00	3,275 40
Banking house, furniture and fixtures.....	110,055 57	16,000 00	126,055 57
Other real estate.....	25,520 97		25,520 97
Due from other banks and bankers.....	18,594 52	10,925 11	29,519 63
Due from banks in reserve cities.....	264,282 93	55,586 80	319,869 53
Checks and other cash items.....	1,842 92		1,842 92
Exchanges for clearing house.....	21,427 45	3,138 43	24,565 88
Nicks and cents.....	3,064 56	161 29	3,225 85
Specie.....	131,876 82	25,177 20	157,054 02
U. S. and National bank notes.....	221,183 00	31,503 00	252,686 00
Redemption fund with U. S. treasurer (5% of circulation).....		1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$4,677,867 35	\$615,874 46	\$5,293,741 81
Liabilities.			
Capital stock paid in.....	\$200,000 00	\$100,000 00	\$300,000 00
Surplus fund.....	285,000 00	40,000 00	325,000 00
Undivided profits less expenses and taxes paid.....	99,539 18	20,384 68	119,923 86
National bank notes outstanding.....		25,000 00	25,000 00
Dividends unpaid.....	257 00		257 00
Commercial deposits.....	892,535 52	430,489 78	1,323,025 30
Savings deposits.....	3,151,947 73		3,151,947 73
United States deposits.....			
Due to banks and bankers.....	48,587 92		48,587 92
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$4,677,867 35	\$615,874 46	\$5,293,741 81

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MARQUETTE.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and two National banks in the city of Marquette, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 1 state bank.	Report of 2 national banks.	Total.
Loans and discounts.....	\$531,132 36	\$1,884,804 55	\$2,416,026 91
Stocks, bonds and mortgages.....	166,149 14	181,010 00	347,159 14
Overdrafts.....	627 11	501 59	1,128 70
U. S. bonds to secure circulation.....		250,000 00	250,000 00
U. S. bonds to secure U. S. deposits.....		112,500 00	112,500 00
U. S. bonds on hand.....			
Premiums paid.....		1,500 00	1,500 00
Banking house, furniture and fixtures.....	57,692 00	76,500 00	134,192 00
Other real estate.....	1,499 30	4,900 00	6,399 30
Due from other banks and bankers.....	15,455 52	122,886 39	138,341 91
Due from banks in reserve cities.....	104,622 19	290,442 97	395,065 16
Checks and other cash items.....	10,001 67	7,377 68	17,379 35
Exchanges for clearing house.....	4,558 58		4,558 58
Nickels and cents.....	65 07	665 13	730 20
Specie.....	18,305 00	166,444 30	184,749 30
U. S. and National bank notes.....	54,710 00	65,215 00	119,925 00
Redemption fund with U. S. treasurer (5% of circulation).....		12,500 00	12,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$964,806 54	\$3,177,287 56	\$4,142,096 10
Liabilities.			
Capital stock paid in.....	\$100,000 00	\$250,000 00	\$350,000 00
Surplus fund.....	20,000 00	75,000 00	95,000 00
Undivided profits less expenses and taxes paid.....	10,216 00	75,180 12	85,396 12
National bank notes outstanding.....		250,000 00	250,000 00
Dividends unpaid.....			
Commercial deposits.....	513,485 70	2,369,302 01	2,882,787 71
Savings deposits.....	314,299 39		314,299 39
United States deposits.....		112,500 00	112,500 00
Due to banks and bankers.....	6,807 45	42,204 11	49,011 56
Reserved for taxes.....		3,101 32	3,101 32
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$964,806 54	\$3,177,287 56	\$4,142,096 10

STATE BANKING DEPARTMENT.

MUSKEGON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and three National banks in the city of Muskegon, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 1 state bank.	Report of 3 national banks.	Total.
Loans and discounts.....	\$261,939 51	\$2,032,956 35	\$2,294,895 86
Stocks, bonds and mortgages.....	294,710 00	113,850 00	408,560 00
Overdrafts.....	894 07	6,995 38	7,889 45
U. S. bonds to secure circulation.....		185,000 00	185,000 00
U. S. bonds to secure U. S. deposits.....		50,000 00	50,000 00
U. S. bonds on hand.....			
Premiums paid.....	5,000 00	3,749 38	8,749 38
Banking house, furniture and fixtures.....	29,306 99	79,624 09	109,131 08
Other real estate.....		16,205 30	16,205 30
Due from other banks and bankers.....	30 00	36,724 75	36,754 75
Due from banks in reserve cities.....	39,853 50	282,130 73	321,984 23
Cheeks and other cash items.....	936 75	27,254 09	28,190 84
Exchanges for clearing house.....	1,458 95		1,458 95
Nickels and cents.....	356 32	1,643 28	1,999 60
Specie.....	17,900 00	121,540 85	139,340 85
U. S. and National bank notes.....	40,241 00	108,566 00	148,807 00
Redemption fund with U. S. treasurer (5% of circulation).....		8,750 00	8,750 00
Due from U. S. treasurer, other than 5% redemption fund.....		10,000 00	10,000 00
Totals.....	\$692,727 09	\$3,084,990 20	\$3,777,717 29
Liabilities.			
Capital stock paid in.....	\$50,000 00	\$300,000 00	\$350,000 00
Surplus fund.....	10,000 00	100,000 00	110,000 00
Undivided profits less expenses and taxes paid.....	19,825 56	117,657 69	137,483 25
National bank notes outstanding.....		184,997 50	184,997 50
Dividends unpaid.....		98 00	98 00
Commercial deposits.....	110,384 85	2,309,097 25	2,419,481 60
Savings deposits.....	502,517 18		502,517 18
United States deposits.....		50,000 00	50,000 00
Due to banks and bankers.....		5,139 76	5,139 76
Reserved for taxes.....		7,500 00	7,500 00
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....		10,500 00	10,500 00
Totals.....	\$692,727 09	\$3,084,990 20	\$3,777,717 29

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ADRIAN.

STATE BANKS.

Abstract of the published reports of the four State banks in the city of Adrian, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 4 state banks.
Loans and discounts.....	\$1,457,254 85
Stocks, bonds and mortgages.....	1,445,190 00
Overdrafts.....	1,465 01
U. S. bonds to secure circulation.....	
U. S. bonds to secure U. S. deposits.....	
Premiums paid.....	725 44
Banking house, furniture and fixtures.....	91,986 00
Other real estate.....	
Due from other banks and bankers.....	14,194 33
Due from banks in reserve cities.....	309,642 06
Checks and other cash items.....	2,868 42
Exchanges for clearing house.....	9,159 08
Nicks and cents.....	835 91
Specie.....	51,891 75
U. S. and National bank notes.....	201,370 00
Redemption fund with U. S. treasurer (5% of circulation).....	
Due from U. S. treasurer, other than 5% redemption fund.....	
Totals.....	\$3,586,583 84
Liabilities.	
Capital stock paid in.....	\$345,000 00
Surplus fund.....	129,000 00
Undivided profits less expenses and taxes paid.....	34,727 67
National bank notes outstanding.....	
Dividends unpaid.....	
Commercial deposits.....	618,189 55
Savings deposits.....	2,462,478 31
United States deposits.....	
Due to banks and bankers.....	2,188 31
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
Totals.....	\$3,586,583 84

STATE BANKING DEPARTMENT.

HOUGHTON.

NATIONAL BANKS.

Abstract of the published reports of the two National banks in the city of Houghton, as made to the Commissioner of the Banking Department, December 8, 1907.

Resources.	Report of 2 national banks.
Loans and discounts.....	\$2,376,554 58
Stocks, bonds and mortgages.....	236,243 38
Overdrafts.....	12,743 49
U. S. bonds to secure circulation.....	185,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00
Other bonds to secure U. S. deposits.....	56,000 00
U. S. bonds on hand.....	
Premiums paid.....	1,530 00
Banking house, furniture and fixtures.....	59,800 00
Other real estate.....	
Due from other banks and bankers.....	71,901 44
Due from banks in reserve cities.....	385,657 67
Checks and other cash items.....	26,007 00
Exchanges for clearing house.....	
Nickels and cents.....	1,170 94
Specie.....	237,591 50
U. S. and National bank notes.....	59,930 00
Redemption fund with U. S. treasurer (5% of circulation).....	9,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	
Totals.....	\$3,819,379 96
Liabilities.	
Capital stock paid in.....	\$300,000 00
Surplus fund.....	165,600 60
Undivided profits less expenses and taxes paid.....	136,619 16
National bank notes outstanding.....	185,000 00
Dividends unpaid.....	228 00
Commercial deposits.....	2,962,487 37
Savings deposits.....	
United States deposits.....	150,000 00
Due to banks and bankers.....	20,045 43
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
Totals.....	\$3,819,379 96

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LANSING.

STATE AND NATIONAL BANKS.

Abstract of the published reports of the one State and two National banks in the city of Lansing, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 1 state bank.	Report of 2 national banks.	Total.
Loans and discounts.....	\$661,426 94	\$1,554,159 84	\$2,215,586 78
Stocks, bonds and mortgages.....	275,284 75	168,047 81	443,332 56
Overdrafts.....	109 74	1,326 96	1,446 70
U. S. bonds to secure circulation.....		200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....		50,000 00	50,000 00
Bonds to secure U. S. deposits.....		56,760 67	56,760 67
U. S. bonds on hand.....		3,724 77	3,724 77
Premiums paid.....	1,653 96	3,153 48	4,807 44
Banking house, furniture and fixtures.....	51,939 14	81,562 55	133,501 69
Other real estate.....	13,123 38		13,123 38
Due from other banks and bankers.....	516 63	54,287 64	54,804 27
Due from banks in reserve cities.....	80,280 74	226,557 88	306,838 62
Cheeks and other cash items.....	9,865 10	13,980 23	23,845 33
Exchanges for clearing house.....	5,690 95	1,953 57	7,644 52
Nickels and cents.....	90 00	1,557 19	1,647 19
Specie.....	31,175 20	67,519 15	98,694 35
U. S. and National bank notes.....	44,279 00	96,801 00	141,080 00
Redemption fund with U. S. treasurer (5% of circulation).....		10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$1,175,435 53	\$2,586,402 74	\$3,761,838 27
Liabilities.			
Capital stock paid in.....	\$150,000 00	\$200,000 00	\$350,000 00
Surplus fund.....	36,000 00	120,000 00	156,000 00
Undivided profits less expenses and taxes paid.....	8,291 86	46,531 82	54,823 68
National bank notes outstanding.....		199,370 00	199,370 00
Dividends unpaid.....	84 06	110 00	194 06
Commercial deposits.....	406,522 11	1,907,866 33	2,316,388 44
Savings deposits.....	539,611 37		539,611 37
United States deposits.....		100,000 00	100,000 00
Due to banks and bankers.....		7,524 59	7,524 59
Notes and bills rediscounted.....	32,926 13	5,000 00	37,926 13
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$1,175,435 53	\$2,586,402 74	\$3,761,838 27

STATE BANKING DEPARTMENT.

ALPENA.

STATE AND NATIONAL BANKS.

Abstract of the published reports of the two State and one National banks in the city of Alpena, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 2 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,127,949 00	\$665,714 74	\$1,793,663 74
Stocks, bonds and mortgages.....	361,745 47	112,925 91	474,671 38
Overdrafts.....	481 67	2,198 97	2,680 64
U. S. bonds to secure circulation.....		50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....			
Banking house, furniture and fixtures.....	41,290 40	7,622 42	48,912 82
Other real estate.....	10,792 11	10,000 09	20,792 11
Due from other banks and bankers.....	37,307 88	6,949 23	44,257 09
Due from banks in reserve cities.....	98,206 58	76,044 57	174,251 15
Checks and other cash items.....	360 85	2,660 01	3,010 86
Exchanges for clearing house.....	1,638 77		1,638 77
Nickels and cents.....	1,202 24	934 45	2,136 69
Specie.....	40,242 50	24,935 00	65,177 50
U. S. and National bank notes.....	74,222 00	40,421 06	114,643 00
Redemption fund with U. S. treasurer (8% of circulation).....		2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$1,795,439 45	\$1,002,896 20	\$2,798,335 65
Liabilities.			
Capital stock paid in.....	\$185,000 00	\$50,000 00	\$235,000 00
Surplus fund.....	115,000 00	50,000 00	165,000 00
Undivided profits less expenses and taxes paid.....	19,175 58	25,662 68	44,838 26
National bank notes outstanding.....		50,000 00	50,000 00
Dividends unpaid.....			
Commercial deposits.....	313,786 72	812,233 52	1,126,020 24
Savings deposits.....	1,131,574 09		1,131,574 09
United States deposits.....			
Due to banks and bankers.....	15,903 06		15,903 06
Notes and bills rediscounted.....	5,000 00		5,000 00
Bills payable.....	10,000 00	15,000 00	25,000 00
Liabilities other than those above stated.....			
Totals.....	\$1,795,439 45	\$1,002,896 20	\$2,798,335 65

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BENTON HARBOR.

STATE BANKS.

Abstract of the published reports of the two State banks in the city of Benton Harbor, as made to the Commissioner of the Banking Department, December 3, 1907.

Resources.	Report of 2 state banks.
Loans and discounts.....	\$314,008 94
Stocks, bonds and mortgages.....	259,411 54
Premiums paid on bonds.....	600 00
Overdrafts.....	1,951 21
U. S. bonds to secure circulation.....	
U. S. bonds to secure U. S. deposits.....	
U. S. bonds on hand.....	2,700 00
Premiums paid.....	
Banking house, furniture and fixtures.....	15,500 00
Other real estate.....	6,450 00
Due from other banks and bankers.....	4,758 23
Due from banks in reserve cities.....	321,270 35
Checks and other cash items.....	5,670 74
Exchanges for clearing house.....	3,604 58
Nickels and cents.....	1,342 56
Specie.....	53,007 80
U. S. and National bank notes.....	77,731 00
Redemption fund with U. S. treasurer (5% of circulation).....	
Due from U. S. treasurer, other than 5% redemption fund.....	
Totals.....	\$1,668,047 95
Liabilities.	
Capital stock paid in.....	\$175,000 00
Surplus fund.....	72,500 00
Undivided profits less expenses and taxes paid.....	27,461 95
National bank notes outstanding.....	
Dividends unpaid.....	
Commercial deposits.....	631,807 61
Savings deposits.....	759,965 51
United States deposits.....	
Due to banks and bankers.....	1,312 88
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
Totals.....	\$1,668,047 95

STATE BANKING DEPARTMENT.

The following is a list of banks examined and the amount paid by each, as required by section 40 of the general banking law.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
325	Addison State Savings Bank.....	Addison.....	May 15....	Oct. 22....	\$25 00
162	Adrian State Savings Bank.....	Adrian.....	Mar. 13....	July 16....	145 87
89	The Commercial Savings Bank.....	Adrian.....	April 2....	Aug. 5....	67 02
66	Lenawee County Savings Bank.....	Adrian.....	Mar. 13....	July 18....	72 90
171	Waldby & Clay's State Bank.....	Adrian.....	April 4....	Aug. 6....	83 15
179	Albion State Bank.....	Albion.....	Jan. 3....	Aug. 26....	31 10
167	Commercial and Savings Bank.....	Albion.....	April 8....	Oct. 28....	32 59
314	Allegan State Savings Bank.....	Allegan.....	April 3....	Aug. 20....	29 41
323	First State Bank.....	Allegan.....	April 4....	Aug. 19....	33 48
233	First State Bank of Alma.....	Alma.....	April 1....	Aug. 26....	33 51
232	The Alma State Savings Bank.....	Alma.....	May 7....	Oct. 7....	25 00
169	Alpena County Savings Bank.....	Alpena.....	May 22....	Nov. 25....	148 20
352	State Savings Bank.....	Alpena.....	May 20....	Nov. 23....	28 86
302	Farmers' State Bank.....	Alto.....	Mar. 22....	Sept. 12....	25 00
48	Ann Arbor Savings Bank.....	Ann Arbor.....	Feb. 25....	Sept. 3....	237 20
26	Farmers' and Mechanics' Bank.....	Ann Arbor.....	Jan. 28....	July 27....	101 83
333	German-American Savings Bank.....	Ann Arbor.....	April 22....	Nov. 4....	25 00
144	State Savings Bank.....	Ann Arbor.....	Jan. 30....	July 30....	107 91
228	Armada Savings Bank.....	Armada.....	April 24....	Nov. 25....	26 10
213	Athens State and Savings Bank.....	Athens.....	May 14....	Oct. 21....	25 00
236	State Bank of Frank W. Hubbard & Co.....	Bad Axe.....	Feb. 12....	Aug. 6....	34 17
237	State Savings Bank of Bad Axe.....	Bad Axe.....	Feb. 11....	Aug. 5....	27 30
337	State Exchange Bank.....	Bancroft.....	May 28....	Nov. 18....	25 00
62	West Michigan Savings Bank.....	Bangor.....	April 25....	Nov. 20....	31 35
93	City Bank.....	Battle Creek.....	Mar. 5....	June 10....	171 60
178	Merchants' Savings Bank.....	Battle Creek.....	Mar. 4....	Sept. 25....	99 00
63	Bay City Bank.....	Bay City.....	Jan. 8....	July 9....	228 67
43	Bay County Savings Bank.....	Bay City.....	Mar. 25....	Aug. 22....	97 50
30	Commercial Bank.....	Bay City.....	Jan. 7....	July 8....	78 11
96	Lumbermans State Bank.....	Bay City.....	Mar. 26....	Aug. 19....	57 14
17	Peoples Savings Bank.....	Bay City.....	Mar. 27....	Aug. 20....	76 45
2	Belding Savings Bank.....	Belding.....	April 3....	Aug. 27....	25 00
159	People's Savings Bank.....	Belding.....	April 3....	Aug. 28....	34 78
347	Bellaire State Bank.....	Bellaire.....	April 11....	Nov. 19....	25 00
219	Benton Harbor State Bank.....	Benton Harbor.....	Feb. 4....	June 25....	61 34
76	Farmers' and Merchants' Bank.....	Benton Harbor.....	Feb. 5....	June 24....	120 31
259	Big Rapids Savings Bank.....	Big Rapids.....	Jan. 22....	July 9....	25 00
248	Citizens' State Bank.....	Big Rapids.....	Jan. 23....	July 10....	48 80

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
163	Blissfield State Bank.....	Blissfield.....	Mar. 7....	Sept. 18....	\$27 82
221	Jipson-Carter State Bank.....	Blissfield.....	Mar. 6....	Sept. 17....	42 45
256	Boyme City State Bank.....	Boyme City.....	Mar. 7....	Oct. 16....	26 24
187	First State Savings Bank.....	Breckenridge.....	Mar. 12....	July 27....	25 00
312	Culver State Bank.....	Brooklyn.....	May 14....	Nov. 4....	25 00
310	Farmers' State Bank.....	Brooklyn.....	May 13....	Nov. 5....	25 00
216	Brown City Savings Bank.....	Brown City.....	Mar. 14....	Aug. 5....	25 00
253	Citizens' State Savings Bank.....	Brown City.....	Mar. 13....	Aug. 6....	25 00
212	Burr Oak State Bank.....	Burr Oak.....	Jan. 23....	June 19....	25 00
313	State Bank.....	Byron.....	Mar. 13....	Aug. 31....	25 00
181	Cadillac State Bank.....	Cadillac.....	Feb. 4....	June 26....	165 08
261	People's Savings Bank.....	Cadillac.....	Feb. 6....	June 25....	40 17
201	State Bank.....	Caledonia.....	Mar. 13....	Aug. 13....	25 00
336	Calumet State Bank.....	Calumet.....	Feb. 14....	Sept. 12....	28 64
87	Merchants' and Miners' Bank.....	Calumet.....	Feb. 18....	Sept. 13....	274 67
320	First State Bank.....	Camden.....	May 16....	Oct. 23....	25 00
208	Capac Savings Bank.....	Capac.....	May 27....	Nov. 19....	25 00
303	State Savings Bank of Carleton.....	Carleton.....	Mar. 21....	Aug. 1....	25 00
287	Commercial Savings Bank.....	Caro.....	Jan. 7....	July 10....	25 00
280	State Savings Bank.....	Caro.....	Jan. 9....	July 10....	50 42
72	State Bank of Carson City.....	Carson City.....	April 2....	Oct. 31....	34 35
224	Exchange State Bank.....	Carsonville.....	Mar. 20....	Aug. 21....	25 00
180	State Bank of Carsonville.....	Carsonville.....	Mar. 20....	Aug. 20....	25 00
343	First State Bank.....	Central Lake.....	April 10....	Nov. 18....	25 00
315	Charlevoix State Savings Bank.....	Charlevoix.....	April 8....	Sept. 26....	25 00
218	Eaton County Savings Bank.....	Charlotte.....	April 29....	Dec. 16....	31 51
306	Cheboygan County Savings Bank.....	Cheboygan.....	Feb. 4....	June 25....	25 00
304	Cheboygan State Bank.....	Cheboygan.....	Feb. 5....	June 24....	25 00
67	Chelsea Savings Bank.....	Chelsea.....	May 1....	Aug. 5....	132 72
203	The Kempf Commercial and Savings Bank.....	Chelsea.....	April 29....	Aug. 7....	53 03
225	The Chesaning State Bank.....	Chesaning.....	May 16....	Sept. 30....	25 00
118	Clare County Savings Bank.....	Clare.....	Feb. 11....	July 8....	26 38
267	E. Jossman State Bank.....	Clarkston.....	Feb. 27....	Sept. 5....	25 00
376	Climax State Bank.....	Climax.....	Oct. 21....		25 00
104	Branch County Savings Bank.....	Coldwater.....	Jan. 21....	June 17....	61 42
368	Commercial and Savings Bank.....	Coleman.....	Sept. 24....		25 00
292	State Bank.....	Coleman.....	April 9....	Sept. 4....	25 00
32	Farmers' State Bank.....	Concord.....	Feb. 7....	June 24....	25 00
174	Commercial State Bank.....	Constantine.....	Feb. 5....	June 25....	25 08

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
173	First State Bank.....	Constantine.....	Feb. 4....	June 26....	\$29 57
281	Coopersville State Bank.....	Coopersville.....	May 9....	Oct. 10....	25 00
330	Old Corunna State Bank.....	Corunna.....	April 4....	Aug. 26....	44 28
183	Sanilac County State Bank.....	Croswell.....	Feb. 19....	Dec. 4....	35 67
182	State Bank of Croswell.....	Croswell.....	Feb. 18....	Dec. 5....	25 00
176	Davison State Bank.....	Davison.....	Feb. 25....	Sept. 4....	25 00
319	Citizens' State Bank.....	Decatur.....	Feb. 20....	June 26....	25 00
102	First State Bank.....	Decatur.....	Feb. 20....	June 27....	25 00
196	Farmers' State Bank of Deckerville.....	Deckerville.....	April 17....	Oct. 29....	25 00
196	State Bank of Deckerville.....	Deckerville.....	April 16....	Oct. 31....	25 00
335	Deerfield State Bank.....	Deerfield.....	May 16....	Nov. 4....	25 00
301	Delton State Bank.....	Delton.....	Jan. 12....	June 15....	25 00
73	Central Savings Bank.....	Detroit.....	Jan. 21....	Sept. 23....	158 14
82	Citizens' Savings Bank.....	Detroit.....	May 6....	Oct. 8....	231 00
47	Detroit Savings Bank.....	Detroit.....	June 10....	Dec. 2....	949 43
....	Detroit Trust Company.....	Detroit.....	Oct. 21....	.....	365 67
....	Detroit United Bank.....	Detroit.....	Oct. 14....	.....	195 47
9	Dime Savings Bank.....	Detroit.....	Mar. 25....	Sept. 30....	652 75
357	Fairview Savings Bank.....	Detroit.....	Oct. 2....	.....	25 00
5	German-American Bank.....	Detroit.....	Jan. 7....	July 1....	168 31
90	Home Savings Bank.....	Detroit.....	Jan. 14....	Sept. 9....	560 30
81	Michigan Savings Bank.....	Detroit.....	Feb. 4....	Nov. 18....	292 30
15	Peninsular Savings Bank.....	Detroit.....	April 15....	Dec. 16....	641 66
356	Peoples State Bank.....	Detroit.....	June 3....	Dec. 9....	3,356 03
....	Security Trust Company.....	Detroit.....	Oct. 7....	.....	225 62
....	Union Trust Company.....	Detroit.....	Nov. 5....	.....	793 75
161	United States Savings Bank.....	Detroit.....	May 27....	Nov. 18....	131 53
6	Wayne County Savings Bank.....	Detroit.....	Feb. 25....	Oct. 14....	1,284 11
157	Dexter Savings Bank.....	Dexter.....	Mar. 1....	Aug. 15....	25 00
351	Dryden State Bank.....	Dryden.....	May 6....	Sept. 25....	25 00
142	Monroe County Bank.....	Dundee.....	Mar. 19....	July 30....	25 00
124	Shiawassee County Bank.....	Durand.....	Feb. 28....	July 1....	25 00
238	State Bank of East Jordan.....	East Jordan.....	Mar. 6....	Oct. 14....	25 00
53	Michigan State Bank.....	Eaton Rapids.....	Feb. 18....	July 1....	36 29
193	Edmore State Bank.....	Edmore.....	April 4....	Oct. 29....	25 00
129	Elk Rapids Savings Bank.....	Elk Rapids.....	Mar. 4....	Oct. 16....	25 00
342	State Savings Bank.....	Elsie.....	May 6....	Oct. 8....	25 00
299	State Savings Bank.....	Escanaba.....	Jan. 12....	July 24....	29 31
295	Evart Savings Bank.....	Evart.....	Feb. 13....	July 10....	25 00

REPORT OF THE COMMISSIONER.

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
152	First State Savings Bank.....	Evart.....	Feb. 12....	July 9....	\$35 66
215	Old State Bank.....	Fennville.....	Mar. 21....	July 29....	25 00
200	Commercial Savings Bank of Fenton.....	Fenton.....	Jan. 7....	June 26....	28 70
101	Citizens' Commercial and Savings Bank.....	Flint.....	May 1....	Oct. 23....	93 67
28	Genesee County Savings Bank.....	Flint.....	April 29....	Oct. 21....	149 38
165	Union Trust and Savings Bank.....	Flint.....	May 20....	Nov. 25....	202 67
126	First State and Savings Bank.....	Flushing.....	Jan. 8....	June 25....	25 00
223	People's State Bank.....	Flushing.....	Jan. 9....	June 24....	25 00
141	State Savings Bank of Fowler.....	Fowler.....	April 3....	Aug. 28....	25 00
293	State Bank.....	Fowlerville.....	Jan. 26....	Aug. 29....	25 00
229	Benzie County State Savings Bank.....	Frankfort.....	April 9....	Nov. 21....	25 00
297	Fremont State Bank.....	Fremont.....	Mar. 25....	Aug. 18....	25 00
345	Old State Bank.....	Fremont.....	Mar. 26....	Aug. 14....	32 96
362	State Savings Bank.....	Gagetown.....	Sept. 24....		25 00
153	Gaylord State Savings Bank.....	Gaylord.....	Feb. 7....	June 26....	30 14
298	State Bank.....	Gladwin.....	Jan. 7....	June 20....	25 00
249	Grand Haven State Bank.....	Grand Haven.....	April 25....	Oct. 9....	38 18
308	Grand Ledge State Bank.....	Grand Ledge.....	May 13....	Oct. 1....	25 00
276	Commercial Savings Bank.....	Grand Rapids.....	April 22....	Oct. 30....	124 79
316	City Trust and Savings Bank.....	Grand Rapids.....	Feb. 11....	Sept. 30....	43 82
61	Grand Rapids Savings Bank.....	Grand Rapids.....	Feb. 12....	Oct. 1....	233 96
65	Kent County Savings Bank.....	Grand Rapids.....	Jan. 28....	Aug. 26....	344 26
.....	Michigan Trust Company.....	Grand Rapids.....	Nov. 13....		122 45
108	People's Savings Bank.....	Grand Rapids.....	Mar. 18....	Sept. 9....	213 20
139	State Bank of Michigan.....	Grand Rapids.....	April 29....	Nov. 11....	304 55
369	Grandville State Bank.....	Grandville.....	Sept. 24....		25 00
340	Grant State Bank.....	Grant.....	May 2....	Oct. 17....	25 00
27	Farmers' Bank of Grass Lake.....	Grass Lake.....	Mar. 18....	Aug. 13....	28 36
263	Commercial State Savings Bank.....	Greenville.....	Jan. 29....	July 16....	25 00
188	Greenville State Bank.....	Greenville.....	Jan. 30....	July 17....	44 11
96	Superior Savings Bank.....	Hancock.....	Feb. 11....	Sept. 9....	126 51
.....	Superior Trust Company.....	Hancock.....	Feb. 12....		20 08
326	Emmet County State Bank.....	Harbor Springs.....	April 10....	Sept. 23....	25 00
264	Huron County Savings Bank.....	Harbor Beach.....	April 18....	Oct. 28....	25 16
355	State Savings Bank.....	Harrison.....	Sept. 25....		25 00
369	Alcona County Savings Bank.....	Harrisville.....	June 17....		25 00
50	Oceana County Savings Bank.....	Hart.....	Mar. 14....	Aug. 14....	25 00
11	Hastings City Bank.....	Hastings.....	Feb. 20....	July 1....	50 24
361	Montmorency County Savings Bank.....	Hillman.....	Oct. 24....		25 00

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
260	First State Savings Bank.....	Hilledale.....	Mar. 12....	July 15....	\$42 07
78	Hilledale Savings Bank.....	Hilledale.....	Mar. 12....	July 17....	59 06
56	First State Bank of Holland.....	Holland.....	May 6....	Oct. 7....	123 06
91	Holland City State Bank.....	Holland.....	May 9....	Oct. 9....	99 74
322	People's State Bank.....	Holland.....	May 27....	Dec. 30....	25 00
262	Citizens' Savings Bank.....	Holly.....	April 4....	Nov. 27....	25 06
106	First State and Savings Bank.....	Holly.....	April 22....	Oct. 7....	38 00
255	Calhoun State Bank.....	Homer.....	Jan. 19....	June 15....	25 00
353	Hopkins State Bank.....	Hopkins.....	July 2....	.....	25 00
109	First State and Savings Bank.....	Howell.....	Mar. 12....	Sept. 3....	26 00
140	Boies State Savings Bank.....	Hudson.....	Jan. 23....	June 17....	52 41
143	Thompson Savings Bank.....	Hudson.....	Jan. 22....	June 18....	96 15
24	Lapeer County Bank.....	Imlay City.....	Mar. 28....	Nov. 20....	62 58
191	State Savings Bank.....	Ionia.....	Jan. 28....	July 15....	104 06
125	Commercial Bank.....	Iron Mountain.....	Jan. 9....	July 25....	77 30
12	Peninsula Bank.....	Inhpening.....	Feb. 18....	July 25....	58 51
264	Commercial State Bank.....	Ithaca.....	May 14....	Nov. 4....	25 00
150	Ithaca Savings Bank.....	Ithaca.....	May 13....	Nov. 4....	38 18
177	Jackson City Bank.....	Jackson.....	May 25....	Nov. 4....	187 68
186	Jackson State Savings Bank.....	Jackson.....	May 16....	Nov. 6....	110 24
14	Union Bank.....	Jackson.....	May 18....	Dec. 16....	206 00
115	Grosvenor Savings Bank.....	Jonesville.....	Mar. 13....	July 16....	25 71
147	Home Savings Bank.....	Kalamasoo.....	April 2....	Oct. 14....	72 94
1	Kalamasoo Savings Bank.....	Kalamasoo.....	April 3....	Oct. 15....	124 51
....	Kalamasoo Trust Company.....	Kalamasoo.....	Oct. 16....	.....	27 86
257	Kalkaska County State and Savings Bank.....	Kalkaska.....	Mar. 5....	Oct. 14....	25 00
283	Farmers and Merchants' Bank of Lake Odessa.....	Lake Odessa.....	April 23....	Nov. 9....	25 00
41	Lake Odessa Savings Bank.....	Lake Odessa.....	April 22....	Nov. 11....	25 00
300	Farmers and Merchants' State Bank.....	Lakeview.....	Jan. 28....	July 8....	25 00
123	Lansing State Savings Bank.....	Lansing.....	May 20....	Nov. 25....	125 06
271	Lapeer Savings Bank.....	Lapeer.....	Mar. 27....	Sept. 18....	25 00
117	State Savings Bank.....	Lapeer.....	Mar. 25....	Sept. 17....	49 37
201	State Savings Bank of Laurium.....	Laurium.....	Feb. 13....	Sept. 11....	130 49
8	People's Bank.....	Leslie.....	Mar. 20....	Aug. 6....	25 00
184	Lexington State Bank.....	Lexington.....	April 15....	Nov. 4....	25 00
360	City State Bank.....	Lowell.....	July 6....	Oct. 24....	25 00
111	Lowell State Bank.....	Lowell.....	Jan. 29....	July 1....	25 00
239	Ludington State Bank.....	Ludington.....	April 8....	Oct. 30....	47 05

REPORT OF THE COMMISSIONER.

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
130	Antrim County State Savings Bank.....	Manelona.....	Mar. 6....	Oct. 15....	\$28 79
242	People's Bank of Manchester.....	Manchester.....	Jan. 22....	June 12....	25 00
172	Union Savings Bank.....	Manchester.....	Jan. 23....	June 11....	45 83
116	Manistee County Savings Bank.....	Manistee.....	April 10....	Oct. 28....	116 89
21	Manistique Bank.....	Manistique.....	Jan. 14....	July 23....	57 11
296	Manton State Bank.....	Manton.....	Feb. 8....	June 25....	25 00
361	First State Savings Bank.....	Marcellus.....	Nov. 16....	.....	25 00
198	G. W. Jones Exchange Bank.....	Marcellus.....	April 22....	Nov. 18....	25 00
272	Home Savings Bank.....	Marine City.....	April 17....	Oct. 23....	25 00
122	Marine Savings Bank.....	Marine City.....	April 18....	Oct. 22....	42 77
346	Marion State Bank.....	Marion.....	April 29....	Nov. 6....	25 00
252	Commercial State Bank.....	Marlette.....	April 17....	Oct. 22....	36 83
338	State Savings Bank.....	Marlette.....	April 16....	Oct. 23....	25 00
100	Marquette County Savings Bank.....	Marquette.....	Feb. 19....	July 23....	96 61
137	Commercial Savings Bank.....	Marshall.....	April 5....	Sept. 18....	90 00
22	Farmers' Bank.....	Mason.....	Mar. 13....	Aug. 5....	25 00
107	First State and Savings Bank.....	Mason.....	Mar. 12....	Aug. 3....	25 30
168	First State Bank.....	Mendon.....	Mar. 15....	July 15....	25 00
334	Memphis State Bank.....	Memphis.....	April 25....	Nov. 28....	63 71
324	Commercial Bank.....	Menominee.....	Jan. 7....	July 29....	25 00
285	State Bank.....	Merrill.....	April 5....	Oct. 28....	25 00
274	Farmers' State Bank.....	Middleville.....	Jan. 30....	July 11....	32 11
87	Midland County Savings Bank.....	Midland.....	April 10....	Sept. 3....	27 57
309	People's Savings Bank.....	Midland.....	April 11....	Aug. 31....	25 00
77	Farmers and Merchants' Bank.....	Milan.....	Mar. 18....	June 10....	28 50
283	Minden City State Bank.....	Minden City.....	Mar. 19....	Aug. 19....	25 00
303	Keweenaw Savings Bank.....	Mohawk.....	Sept. 16....	.....	25 00
318	B. Dansard & Son's State Bank.....	Montoe.....	Mar. 18....	Aug. 21....	39 96
321	Monroe State Savings Bank.....	Monroe.....	Jan. 10....	Aug. 20....	25 00
202	Wakefield State Bank.....	Morenci.....	Mar. 20....	Aug. 19....	41 56
222	Citizens' Savings Bank.....	Mt. Clemens.....	Feb. 6....	Sept. 18....	55 41
51	Mt. Clemens Savings Bank.....	Mt. Clemens.....	Feb. 4....	May 27....	130 07
158	Ullrich Savings Bank.....	Mt. Clemens.....	April 24....	Sept. 30....	79 73
170	Exchange Savings Bank.....	Mt. Pleasant.....	Mar. 5....	July 9....	32 16
277	Isabella County State Bank.....	Mt. Pleasant.....	Mar. 7....	July 8....	38 73
189	Munising State Bank.....	Munising.....	Feb. 16....	July 26....	29 52
60	Muskegon Savings Bank.....	Muskegon.....	April 24....	Oct. 28....	75 71
19	Farmers and Merchants' Bank.....	Nashville.....	May 1....	Dec. 3....	33 42

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

[No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
311	State Savings Bank.....	Nashville.....	Feb. 16....	Dec. 2....	\$25 00
368	First State Bank.....	Newaygo.....	Sept. 23....	.....	25 00
245	New Haven Savings Bank.....	New Haven.....	Jan. 24....	June 18....	25 00
240	Niles City Bank.....	Niles.....	Feb. 7....	June 27....	25 00
36	Pioneer Bank.....	North Branch.....	May 7....	Sept. 23....	37 50
367	Lapham State Savings Bank.....	Northville.....	Aug. 28....	.....	25 00
145	Northville State Savings Bank.....	Northville.....	April 2....	Sept. 16....	33 78
349	Onaway State Banking Company.....	Onaway.....	Feb. 28....	Aug. 6....	25 00
280	Onaway State Savings Bank.....	Onaway.....	Feb. 27....	Aug. 5....	25 00
378	Onsted State Bank.....	Onsted.....	Nov. 6....	.....	25 00
364	Citizens State Savings Bank.....	Orion.....	Sept. 25....	.....	25 00
190	Orion State Bank.....	Orion.....	Mar. 20....	July 23....	25 00
373	First State Savings Bank.....	Otsego.....	Sept. 25....	.....	25 00
365	Otisville State Bank.....	Otisville.....	Sept. 24....	.....	25 00
199	State Savings Bank.....	Ovid.....	Mar. 18....	July 22....	25 00
185	Citizens' Savings Bank.....	Owosso.....	Feb. 25....	July 1....	78 50
112	Owosso Savings Bank.....	Owosso.....	Feb. 27....	June 29....	86 07
370	State Savings Bank.....	Owosso.....	Sept. 23....	.....	25 00
328	Farmers' State Bank.....	Oxford.....	Feb. 26....	Sept. 3....	25 00
34	Oxford Savings Bank.....	Oxford.....	Mar. 21....	July 24....	50 83
366	Farmers and Merchants' State Bank.....	Parma.....	Sept. 25....	.....	25 00
59	Paw Paw Savings Bank.....	Paw Paw.....	April 8....	Sept. 5....	25 00
247	State Savings Bank of Peck.....	Peck.....	April 16....	Nov. 5....	25 00
133	State Bank of Perry.....	Perry.....	Mar. 14....	Sept. 4....	25 00
119	First State Bank.....	Petoakey.....	Mar. 7....	Sept. 24....	46 63
348	Pigeon State Bank.....	Pigeon.....	Mar. 28....	Nov. 13....	25 00
283	Citizens' State Savings Bank.....	Plainwell.....	May 2....	Dec. 4....	25 11
99	Plymouth United Savings Bank.....	Plymouth.....	Jan. 28....	June 25....	56 18
275	American Savings Bank.....	Pontiac.....	May 15....	Nov. 12....	40 26
146	First Commercial Bank.....	Pontiac.....	May 15....	Nov. 13....	145 73
149	Oakland County Savings Bank.....	Pontiac.....	May 13....	Nov. 11....	78 26
211	Pontiac Savings Bank.....	Pontiac.....	May 20....	Nov. 25....	96 26
75	Commercial Bank.....	Port Huron.....	May 6....	Oct. 9....	191 20
375	German-American Savings Bank.....	Port Huron.....	Dec. 23....	.....	25 00
49	Port Huron Savings Bank.....	Port Huron.....	April 22....	Oct. 2....	44 39
98	St. Clair County Savings Bank.....	Port Huron.....	May 8....	Oct. 7....	139 87
....	The United Home Protectors' Fraternity.....	Port Huron.....	Dec. 17....	.....	50 00
330	Maynard-Allen State Bank.....	Portland.....	May 15....	Oct. 2....	28 81

REPORT OF THE COMMISSIONER.

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid
217	Quincy State Bank.....	Quincy.....	Jan. 22....	June 18....	\$25 00
69	State Bank of Reading.....	Reading.....	April 29....	Nov. 11....	25 00
372	Commercial Savings Bank.....	Reed City.....	Sept. 23....		25 00
379	Richland State Bank.....	Richland.....	Dec. 6.....		25 00
206	Macomb County Savings Bank.....	Richmond (Lenox P. O.)	Jan. 23....	June 19....	35 91
332	River Rouge Savings Bank.....	River Rouge.....	May 16....	Sept. 25....	25 00
224	Rochester Savings Bank.....	Rochester.....	April 18....	Nov. 7.....	33 11
380	State Savings Bank.....	Rochester.....	Dec. 19....		25 86
331	Rockford State Bank.....	Rockford.....	April 26....	Nov. 12....	25 00
354	Presque Isle County Savings Bank.....	Rogers City.....	Aug. 7.....		25 00
194	Romeo Savings Bank.....	Romeo.....	Jan. 21....	June 17....	62 60
374	Royal Oak Savings Bank.....	Royal Oak.....	Sept. 26....		25 00
371	Rosecommon State Bank.....	Rosecommon.....	Oct. 22....		25 00
25	Bank of Saginaw.....	Saginaw.....	May 20....	Dec. 2.....	643 90
38	People's Savings Bank of East Saginaw.....	Saginaw.....	April 8.....	Sept. 3.....	94 42
84	Saginaw County Savings Bank.....	Saginaw.....	April 11....	Aug. 31....	100 60
29	Commercial and Savings Bank.....	Saint Clair.....	April 15....	Oct. 21....	44 08
39	Clinton County Savings Bank.....	Saint Johns.....	May 23....	Nov. 2.....	51 54
45	State Bank of St. Johns.....	Saint Johns.....	April 2.....	Aug. 27....	50 93
31	Union Banking Company.....	Saint Joseph.....	April 24....	Nov. 19....	41 29
42	Commercial Savings Bank.....	Saint Louis.....	Mar. 13....	July 29....	32 79
197	Gratiot County State Bank.....	Saint Louis.....	Mar. 13....	July 30....	25 00
265	The Citizens' Bank.....	Saline.....	Jan. 31....	Aug. 27....	36 78
231	State Bank of Sandusky.....	Sandusky.....	Mar. 27....	Nov. 12....	25 00
200	Truman Moss State Bank.....	Sandusky.....	Mar. 27....	Nov. 11....	25 00
225	Saranac State Bank.....	Saranac.....	April 24....	Oct. 8.....	25 00
350	Fruit Growers' State Bank.....	Saugatuck.....	May 8.....	Oct. 10....	25 00
269	Central Savings Bank.....	Sault Ste. Marie.....	Feb. 14....	July 30....	38 66
54	Sault Savings Bank.....	Sault Ste. Marie.....	Feb. 12....	July 31....	112 87
251	Sebewaing State Bank.....	Sebewaing.....	Feb. 14....	Aug. 8.....	25 00
204	State Savings Bank of Scottville.....	Scottville.....	May 1.....	Sept. 23....	25 00
175	Commercial State Bank.....	Shepherd.....	Mar. 4.....	July 10....	25 00
327	South Grand Rapids State Bank.....	South Grand Rapids.....	May 2.....	Nov. 13....	25 00
148	Citizens' State Bank.....	South Haven.....	Jan. 16....	June 19....	45 02
71	First State Bank.....	South Haven.....	Jan. 15....	June 18....	51 92
306	State Savings Bank.....	South Lyon.....	April 1.....	Sept. 19....	25 00
278	South Range Bank.....	South Range.....	Feb. 12....	Sept. 10....	39 88
207	Sparta State Bank.....	Sparta.....	Mar. 12....	Aug. 12....	25 12
279	State Bank.....	Standish.....	Jan. 8.....	June 18....	25 00

STATE BANKING DEPARTMENT.

List of banks examined.—Concluded.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
243	State Savings Bank.....	Stanton.....	Jan. 21....	July 8....	\$25 00
270	Bank of Stephenson.....	Stephenson.....	Jan. 8....	July 27....	25 00
134	Citizens' State Bank.....	Sturgis.....	Feb. 18....	June 24....	44 16
290	Leelanau County Savings Bank.....	Sutton's Bay.....	Mar. 7....	Aug. 12....	25 00
151	Lilley State Bank.....	Tecumseh.....	April 10....	Aug. 28....	25 00
156	Tecumseh State Savings Bank.....	Tecumseh.....	April 11....	Aug. 27....	34 40
258	First State Bank.....	Tekonsha.....	Mar. 19....	Aug. 12....	25 00
120	First State Savings Bank.....	Three Rivers.....	April 11....	Sept. 3....	56 20
266	People's Savings Bank.....	Traverse City.....	Mar. 6....	Aug. 13....	41 33
138	Traverse City State Bank.....	Traverse City.....	Mar. 4....	Aug. 14....	162 89
341	State Savings Bank.....	Turner.....	Feb. 26....	Oct. 25....	25 00
289	State Savings Bank.....	Unionville.....	Jan. 9....	July 8....	25 00
241	Bank of Vassar.....	Vassar.....	Mar. 12....	Aug. 3....	25 00
192	State Savings Bank.....	Vassar.....	April 18....	Oct. 21....	29 87
377	Barber State Bank.....	Vermontville.....	Dec. 17....	.....	25 00
344	Farmers State Bank.....	Vicksburg.....	May 1....	Nov. 14....	25 00
317	First State Bank.....	Vicksburg.....	May 2....	Nov. 13....	25 00
284	Wayland State Bank.....	Wayland.....	April 5....	Aug. 21....	25 00
105	Wayne Savings Bank.....	Wayne.....	Jan. 16....	June 24....	47 86
250	Whitehall State Bank.....	Whitehall.....	Mar. 29....	Aug. 12....	25 00
294	Farmers' Savings Bank.....	White Pigeon.....	April 10....	Aug. 31....	25 00
35	Williamston State Bank.....	Williamston.....	Mar. 21....	July 29....	31 51
329	Wolverine State Savings Bank.....	Wolverine.....	April 11....	Oct. 22....	25 00
166	First Commercial and Savings Bank.....	Wyandotte.....	Jan. 16....	June 13....	30 13
64	Wyandotte Savings Bank.....	Wyandotte.....	Jan. 14....	July 17....	94 83
227	Yale State Bank.....	Yale.....	May 9....	Dec. 3....	25 00
86	Ypsilanti Savings Bank.....	Ypsilanti.....	Jan. 14....	July 15....	92 74
307	State Commercial and Savings Bank.....	Zeeland.....	Mar. 20....	July 30....	25 00
226	Zeeland State Bank.....	Zeeland.....	Mar. 18....	July 31....	71 64

R E P O R T S

OF THE

STATE BANKS AND TRUST COMPANIES

**AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT**

JANUARY 26, MARCH 22, MAY 20 AND AUGUST 22, 1907.

STATE BANKS OF MICHIGAN.

3

No. 325.

THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

O. B. BOWEN, *President*; FRED B. KLINE, L. S. TOWN, *Vice Presidents*;
HENRY F. DAVIS, *Cashier*.

DIRECTORS.—O. B. Bowen, F. B. Kline, Henry F. Davis, D. A. Curtis, R. C. Rothfuss, L. S. Town.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$48,187 33	\$53,043 86	\$51,490 35	\$48,455 06
Bonds, mortgages and securities.....	29,892 50	29,742 50	25,212 50	39,588 00
Premiums paid on bonds.....				142 66
Overdrafts.....	1,021 22	217 30	22 88	45 84
Banking house.....	5,193 12	5,193 12	5,193 12	5,233 87
Furniture and fixtures.....	2,648 23	2,648 23	2,667 94	2,677 44
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	9,772 10	5,827 19	19,914 37	5,131 03
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,027 00	2,738 00	2,828 00	2,805 00
Gold coin.....	55 00	150 00	525 00	620 00
Silver coin.....	372 70	669 20	389 50	601 90
Nickels and cents.....	73 22	48 69	50 58	33 48
Checks, cash items and internal revenue account	141 63	11 00	145 00	74 02
Totals.....	\$103,384 05	\$100,289 09	\$108,439 24	\$105,408 30
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	250 00	250 00	250 00	250 00
Undivided profits, less current expenses, interest and taxes paid.....	867 99	1,195 85	1,396 04	1,582 26
Dividends unpaid.....	87 50			
Commercial deposits subject to check.....	28,418 09	16,662 84	18,875 59	16,654 92
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	23,887 22	29,797 69	31,544 51	31,450 38
Savings certificates of deposit.....	29,873 25	32,382 71	36,371 10	35,470 74
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$103,384 05	\$100,289 09	\$108,439 24	\$105,408 30

STATE BANKING DEPARTMENT.

No. 162.

ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President*; GEORGE A. WILCOX, *Vice President*; B. E. TOBIAS, *Cashier*;
R. H. WATTS, *Assistant Cashier*; CHARLES S. WHITNEY, *Auditor*.

DIRECTORS.—R. A. Watts, Geo. A. Wilcox, W. E. Jewett, R. A. Kaiser, C. G. Wesley, W. O. Hunt,
B. E. Tobias, A. D. Ellis, C. S. Whitney, R. H. Watts.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$620,917 44	\$688,112 51	\$697,879 24	\$671,807 31
Bonds, mortgages and securities.....	544,690 40	514,315 40	521,460 40	542,817 94
Premiums paid on bonds.....				665 00—
Overdrafts.....	178 90	77 58	143 84	251 77
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	2,000 00	2,000 00	1,966 00	1,966 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,036 67	2,885 75	1,125 74	2,176 80
United States bonds.....				
Due from banks in reserve cities.....	149,169 67	115,831 23	161,253 03	91,187 68
Exchanges for clearing house.....	1,427 95	1,471 87	2,846 29	1,164 99
U. S. and National bank currency.....	36,964 00	31,795 00	41,109 00	38,184 00
Gold coin.....	26,140 00	26,495 00	27,855 00	28,080 00
Silver coin.....	6,496 60	6,615 45	3,466 95	3,939 25
Nickels and cents.....	168 97	233 94	161 83	105 15
Checks, cash items and internal revenue account	149 60	476 17	573 05	244 86
Totals.....	\$1,421,340 20	\$1,420,309 90	\$1,489,560 07	\$1,412,610 75
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	40,000 00	40,000 00	60,000 00	65,000 00
Undivided profits, less current expenses, interest and taxes paid.....	25,387 87	36,277 87	27,737 54	17,282 53
Dividends unpaid.....				72 00
Commercial deposits subject to check.....	329,097 50	324,241 47	302,025 52	262,930 18
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	866,492 32	920,125 17	935,497 30	969,571 20
Savings certificates of deposit.....	40,362 51	39,665 39	44,299 71	37,784 84
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,421,340 20	\$1,420,309 90	\$1,489,560 07	\$1,412,610 75

STATE BANKS OF MICHIGAN.

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No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

ALANSON BENNETT, *President*; CHAS. G. HART, F. E. PRIDDY, *Vice Presidents*;
E. N. SMITH, *Cashier*.

DIRECTORS.—Alanson Bennett, A. H. Wood, A. M. Stephenson, E. C. Sword, E. L. Baker, Chas. G. Hart, Frank E. Priddy, John E. Bird, N. B. Hayes.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$318,171 47	\$303,669 09	\$311,565 60	\$321,442 01
Bonds, mortgages and securities.....	242,104 07	240,801 98	235,261 98	246,021 98
Pr-miums paid on bonds.....				
Overdrafts.....	300 80	2,080 81	363 94	185 65
Banking house.....	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and b nkers (not reserve cities).....		204 30		
Items in transit.....	77 30		5,043 56	5,387 50
Due from U. S. treasurer.....		4,500 00		
United States bonds.....				
Due from banks in reserve cities.....	32,243 21	32,243 11	39,561 13	73,478 51
Exchanges for clearing house.....	479 62	275 99	431 04	66 44
U. S. and National bank currency.....	25,693 00	20,207 00	28,072 00	25,889 00
Gold coin.....	4,505 00	4,215 00	1,792 50	3,715 00
Silver coin.....	2,224 00	2,142 10	1,991 00	2,031 00
Nickels and cents.....	271 84	324 98	333 57	343 75
Checks, cash items and internal revenue account	3 00	22 61	60 00	265 82
Totals.....	\$638,073 40	\$672,686 97	\$686,476 92	\$690,827 26
Liabilities.				
Capital stock paid in.....	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund.....	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,905 45	11,162 08	10,497 11	6,959 00
Dividends unpaid.....				
Commercial deposits subject to check.....	153,622 00	161,284 40	181,269 80	188,065 14
Commercial certificates of deposit.....	2,066 40	4,294 83	3,391 23	3,696 23
Due to banks and bankers.....				
Certified checks.....		814 00		
Cashier's checks outstanding.....	24 00			3 50
Savings deposits.....	343,455 55	363,131 66	359,318 78	360,103 39
Savings certificate of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$638,073 40	\$672,686 97	\$686,476 92	\$690,827 26

STATE BANKING DEPARTMENT.

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

Corporate existence extended February 1, 1902.

D. M. BAKER, *President*; H. V. C. HART, *Vice President and Cashier*;
C. D. HARDY, *Assistant Cashier*.DIRECTORS.—D. M. Baker, C. D. Hardy, H. V. C. Hart, W. J. Parker, H. L. Larwill, D. B. Morgan,
A. B. Park.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$171,317 44	\$199,065 51	\$223,922 73	\$201,992 27
Bonds, mortgages and securities.....	425,879 84	406,477 19	422,166 69	416,748 66
Premiums paid on bonds.....	120 47	120 47	120 47	110 44
Overdrafts.....				
Suspense.....		45 70	45 70	45 70
Banking house.....	10,000 00	10,000 00	10,000 00	25,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			195 00	60 00
United States bonds.....				
Due from banks in reserve cities.....	61,552 12	83,193 15	65,364 04	74,176 31
Exchanges for clearing house.....	290 72	1,178 51	5,617 80	285 65
U. S. and National bank currency.....	14,394 00	16,756 00	17,629 00	18,552 00
Gold coin.....	7,787 50	7,647 50	7,727 50	7,732 50
Silver coin.....	4,124 80	1,680 70	1,470 00	1,516 85
Nickels and cents.....	204 08	292 00	276 62	114 01
Checks, cash items and internal revenue account.....	2,487 77	759 42	1,188 94	1,114 33
Totals.....	\$698,158 74	\$727,236 75	\$755,724 49	\$747,448 72
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,138 39	9,750 13	9,287 93	8,850 43
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....		275 74	74 38	262 26
Certified checks.....	2 00			
Cashier's checks outstanding.....			2,561 92	1,175 51
Savings deposits.....	557,018 35	587,210 88	613,800 26	607,100 52
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$698,158 74	\$727,236 75	\$755,724 49	\$747,448 72

STATE BANKS OF MICHIGAN.

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No. 171.

WALDBY AND CLAY'S STATE BANK, ADRIAN.

Organized June 24, 1894.

F. W. CLAY, *President*; R. S. MORELAND, *Vice President*; H. B. WALDBY, *Cashier*;
J. C. MURPHY, *Assistant Cashier*.

DIRECTORS.—E. B. Waldby, H. B. Waldby, F. W. Clay, Rial Clay, J. V. DeFoe, R. S. Moreland,
W. H. Crane, A. W. Wood, J. W. Kirk.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$334,962 15	\$376,755 91	\$381,707 69	\$343,865 80
Bonds, mortgages and securities.....	275,133 00	284,283 00	301,783 00	312,583 00
Premiums paid on bonds.....				
Overdrafts.....	35 89	27 81		18 42
Bankin; house.....	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....				
Other real estate Due from other banks and bankers (not reserve cities).....	948 70	160 95		160 75
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	87,376 77	110,679 93	102,416 57	103,880 27
Exchanges for clearing house.....	1,135 71	159 32	369 93	204 67
U. S. and National bank currency.....	34,569 00	37,562 00	36,248 00	36,073 00
Gold coin.....	57 50	410 00	740 00	565 00
Silver coin.....	3,574 20	3,284 75	3,011 65	2,862 15
Nickels and cents.....	172 93	129 63	98 12	186 30
Checks, cash items and internal revenue account	166 46	328 83	110 38	116 33
Totals.....	\$756,132 31	\$831,802 13	\$844,485 34	\$818,515 69
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	11,000 00	11,000 00	11,500 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,923 23	7,850 49	7,952 97	5,668 72
Dividends unpaid.....				
Commercial deposits subject to check.....	133,234 62	163,317 01	162,232 83	134,453 79
Commercial certificates of deposit.....	3,088 17	11,925 66	7,376 12	12,742 33
Due to banks and bankers.....	1,042 31	488 92	2,926 71	4,266 23
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	525,843 98	562,220 05	577,496 71	574,384 62
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$756,132 31	\$831,802 13	\$844,485 34	\$818,515 69

STATE BANKING DEPARTMENT.

No. 179.

ALBION STATE BANK, ALBION.

Organized March 29, 1895.

EUGENE P. ROBERTSON, *President*; WARREN S. KESSLER, *Vice President*;
DAVID A. GARFIELD, *Cashier*.DIRECTORS.—Eugene P. Robertson, W. S. Kessler, M. O. Shepard, A. J. Gale, S. Y. Hill, D. A. Garfield,
Wm. H. Rodenbach, O. A. Leonard, G. W. Schneider.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$177,076 41	\$173,685 32	\$150,799 94	\$1 1,040 93
Bonds, mortgages and securities.....	93,519 85	95,369 85	104,467 85	103,264 04
Premiums paid on bonds.....				
Overdrafts.....	807 30	1,502 26	1,505 13	1,043 56
Banking house.....				
Furniture and fixtures.....	1,846 44	1,846 44	1,846 44	1,846 44
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				177 38
Items in transit.....			3,000 00	2,487 61
United States bonds.....				
Due from banks in reserve cities.....	34,045 42	38,959 41	25,959 91	43,174 70
Exchanges for clearing house.....	295 95	3,115 48	1,240 67	8,444 22
U. S. and National bank currency.....	9,803 00	6,997 00	6,197 00	8,302 00
Gold coin.....	2,380 00	2,700 00	2,680 00	3,025 00
Silver coin.....	1,311 75	1,996 65	1,128 70	1,430 25
Nickels and cents.....	310 81	181 47	115 49	129 27
Checks, cash items and internal revenue account	500 03	206 70		79 67
Totals.....	\$321,897 05	\$326,560 58	\$307,932 13	\$334,415 06
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,315 75	5,338 28	6,927 41	4,650 13
Dividends unpaid.....	26 00			30 00
Commercial deposits subject to check.....	66,951 51	73,322 23	68,455 47	94,650 28
Commercial certificates of deposit.....	13,488 27	12,728 59	9,326 77	11,875 20
Due to banks and bankers.....	500 00		250 00	
Certified checks.....		200 00	200 00	
Cashier's checks outstanding.....				
Savings deposits.....	161,605 52	164,971 48	162,772 48	163,200 45
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	15,000 00	10,000 00		
Totals.....	\$321,897 05	\$326,560 58	\$307,932 13	\$334,415 06

STATE BANKS OF MICHIGAN.

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No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; F. E. PALMER, *Vice President*; C. G. BIGELOW, *Cashier*; B. D. BROWN, *Assistant Cashier*.

DIRECTORS.—John G. Brown, L. J. Wolcott, Samuel Dickie, F. E. Palmer, Washington Gardner, C. G. Bigelow, F. E. Allen, E. R. Loud, H. C. Blair.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$153,043 47	\$155,322 09	\$150,826 75	\$150,376 65
Bonds, mortgages and securities.....	117,076 78	118,958 14	116,500 16	106,821 97
Premiums paid on bonds.....	1,177 90	1,127 90	1,127 90	1,127 50
Overdrafts.....	1,829 17	888 77	3,365 60	2,139 66
Banking house.....	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures.....	2,150 00	2,150 00	2,150 00	2,150 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,264 15	997 68	208 00	1,439 75
United States bonds.....				
Due from banks in reserve cities.....	12,580 23	23,343 34	35,885 36	24,064 91
Exchanges for clearing house.....	726 92	1,672 93	726 42	6,942 83
U. S. and National bank currency.....	7,550 00	7,144 00	8,033 00	7,447 00
Gold coin.....	4,812 50	4,692 50	4,645 00	4,920 00
Silver coin.....	2,448 40	1,591 25	1,534 90	2,006 75
Nickels and cents.....	217 85	282 31	239 66	327 04
Checks, cash items and internal revenue account.....	179 01	155 95	129 41	284 86
Totals.....	\$312,465 38	\$323,726 86	\$330,792 19	\$325,348 92
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	698 50	1,733 33	3,836 51	1,068 34
Dividends unpaid.....	30 00	30 00		
Commercial deposits subject to check.....	64,413 67	72,505 22	79,447 76	80,620 67
Commercial certificates of deposit.....	23,653 82	28,124 09	25,411 05	20,840 56
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	170,669 39	168,334 22	179,096 87	174,819 35
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	10,000 00	10,000 00		5,000 00
Totals.....	\$312,465 38	\$323,726 86	\$330,792 19	\$325,348 92

No. 314.

ALLEGAN STATE SAVINGS BANK, ALLEGAN.

Organized May 24, 1905.

J. W. CHADDOCK, *President*; H. A. DELANO, *Vice President*; W. H. CHADDOCK, *Cashier*;
LOUISE M. NELSON, *Assistant Cashier*.

DIRECTORS.—J. W. Chaddock, H. A. DeLano, W. H. Chaddock, V. E. DeLano, F. A. Chaddock.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$152,797 67	\$172,571 17	\$173,172 09	\$168,256 23
Bonds, mortgages and securities.....	69,398 26	62,324 26	64,814 26	61,977 50
Premiums paid on bonds.....				
Overdrafts.....	1,896 15	2,936 54	1,146 50	1,245 57
Banking house.....				6,000 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....	100 00	100 00	416 23	4,982 12
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	19,164 39	20,323 30	19,528 31	14,794 90
Exchanges for clearing house.....	26 34	117 36	44 29	111 39
U. S. and National bank currency.....	12,430 00	10,858 00	11,746 00	11,710 00
Gold coin.....	2,500 00	2,530 00	2,590 00	2,545 00
Silver coin.....	2,169 80	2,562 95	2,104 05	1,467 25
Nickels and cents.....	262 20	346 45	219 90	191 70
Checks, cash items and internal revenue account.....	362 93	561 94	327 29	656 53
Totals.....	\$263,007 74	\$277,151 97	\$278,008 92	\$275,838 19
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	600 00	600 00	600 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,093 17	2,551 95	3,617 62	460 32
Dividends unpaid.....				
Commercial deposits subject to check.....	44,004 94	44,165 13	41,130 93	30,271 53
Commercial certificates of deposit.....	20,858 73	20,388 00	20,188 00	20,150 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	17,735 65	18,236 90	20,886 77	28,384 27
Savings certificates of deposit.....	148,715 25	161,209 99	161,585 60	165,572 07
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$263,007 74	\$277,151 97	\$278,008 92	\$275,838 19

No. 323.

THE FIRST STATE BANK OF ALLEGAN, ALLEGAN.

Organized May 15, 1905.

B. D. PRITCHARD, *President*; M. V. B. MCALPINE, B. B. SUTPHIN, *Vice Presidents*;
H. D. PRITCHARD, *Cashier*; J. FORD STRATTON, *Assistant Cashier*.

DIRECTORS.—M. C. Sherwood, W. J. Oliver, M. V. B. McAlpine, F. H. Green, B. B. Sutphin, C. R. Wilkes, B. D. Pritchard.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$200,509 89	\$217,969 50	\$221,562 41	\$233,334 22
Bonds, mortgages and securities.....	57,497 25	62,568 57	64,998 57	73,148 57
Premiums paid on bonds.....				
Overdrafts.....	4,414 89	3,318 54	3,150 32	3,120 16
Banking house.....	6,057 79	6,057 79	6,057 79	6,057 79
Furniture and fixtures.....	3,565 39	3,565 39	3,565 39	3,565 39
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,155 00	1,572 95	593 75	
United States bonds.....				
Due from banks in reserve cities.....	22,190 91	19,795 67	30,618 45	25,347 56
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,433 00	8,680 00	13,280 00	11,511 00
Gold coin.....	10,520 00	10,850 00	11,370 00	12,370 00
Silver coin.....	1,566 45	546 00	1,153 60	2,728 10
Nickels and cents.....	323 50	142 24	333 78	371 28
Checks, cash items and internal revenue account	3,170 14	1,841 00	1,688 78	1,614 30
Totals.....	\$323,454 21	\$336,947 65	\$358,392 84	\$373,188 37
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	457 70	2,149 19	2,338 35	1,019 88
Dividends unpaid.....	1,020 00	810 00	30 00	285 00
Commercial deposits subject to check.....	58,287 35	51,628 76	53,117 68	48,373 80
Commercial certificates of deposit.....	145,436 01	156,335 64	167,444 76	178,501 72
Due to banks and bankers.....				
Certified checks.....	300 00	300 00	300 00	300 00
Cashier's checks outstanding.....				
Savings deposits.....	66,953 15	74,724 06	84,162 05	93,207 97
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$323,454 21	\$336,947 65	\$358,392 84	\$373,188 37

STATE BANKING DEPARTMENT.

No. 232.

ALMA STATE SAVINGS BANK, ALMA.

Organized May 1, 1901.

WILLIAM A. BAHLKE, *President*; JAMES W. ROBINSON, *Vice President*;
 GEORGE W. MOORE, *Cashier*; LUCIUS S. BAGLEY, *Assistant Cashier*.

DIRECTORS.—WM. A. Bahlke, D. L. Sharrar, George C. Parsons, Geo. W. Moore, Jas. W. Robinson,
 E. A. Bagley, James E. Mitchell.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$64,952 16	\$85,644 97	\$72,690 47	\$89,963 36
Bonds, mortgages and securities.....	49,311 27	50,611 27	50,886 27	63,511 27
Premiums paid on bonds.....				
Overdrafts.....	532 75	465 75	636 08	670 24
Banking house.....				
Furniture and fixtures.....	1,675 00	1,675 00	1,675 00	1,675 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			86 67	
United States bonds.....				
Due from banks in reserve cities.....	57,041 22	15,567 03	19,118 09	12,576 39
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,859 00	7,839 00	6,952 00	8,089 00
Gold coin.....	715 00	570 00	730 00	700 00
Silver coin.....	1,282 15	1,244 85	1,963 50	1,069 90
Nickels and cents.....	143 67	148 09	167 89	59 45
Checks, cash items and internal revenue account	1,109 99	454 84	1,410 53	51 97
Totals.....	\$183,622 21	\$164,210 80	\$165,336 50	\$178,706 58
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	17,000 00	17,000 00	17,000 00	17,500 00
Undivided profits, less current expenses, interest and taxes paid.....	300 69	447 29	1,566 69	696 97
Dividends unpaid.....				
Commercial deposits subject to check.....	68,751 21	36,956 97	33,078 99	32,397 55
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	14,706 05	15,607 25	16,330 61	18,460 69
Savings certificates of deposit.....	57 964 26	69,199 29	72,340 21	84,649 37
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$183,622 21	\$164,210 80	\$165,336 50	\$178,706 58

STATE BANKS OF MICHIGAN.

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No. 233.

FIRST STATE BANK OF ALMA, ALMA.

Organized June 15, 1901.

AMMI W. WRIGHT, *President*; WILLIAM S. TURCK, *Vice President*; ELY BREWBAKER, *Cashier*.

DIRECTORS.—AMMI W. WRIGHT, WILLIAM S. TURCK, GERRIT S. WARD, LESTER A. SHARP, ELY BREWBAKER.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$142,954 06	\$141,576 41	\$150,271 44	\$198,004 11
Bonds, mortgages and securities.....	93,134 80	92,139 80	93,229 80	94,447 80
Premiums paid on bonds.....				
Overdrafts.....	162 83	721 81	159 62	1,343 73
Banking house.....				7,500 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			100 00	
United States bonds.....				
Due from banks in reserve cities.....	86,490 13	75,773 28	75,567 54	28,839 49
Exchanges for clearing house.....				250 00
U. S. and National bank currency.....	10,409 00	9,136 00	12,445 00	9,226 00
Gold coin.....	960 00	1,390 00	1,667 50	2,052 50
Silver coin.....	1,355 50	1,582 25	1,336 10	915 70
Nickels and cents.....	143 72	143 81	126 98	149 74
Checks, cash items and internal revenue account	106 09	697 24	2,179 65	1,764 13
Totals.....	\$336,209 33	\$323,660 00	\$337,663 58	\$345,053 20
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,524 58	3,691 09	4,897 32	5,632 30
Dividends unpaid.....				
Commercial deposits subject to check.....	98,535 19	74,822 82	85,597 71	89,624 07
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	125 50			
Cashier's checks outstanding.....				
Savings deposits.....	7,255 11	11,252 07	10,136 47	11,651 05
Savings certificates of deposit.....	177,768 95	183,894 62	187,032 08	188,145 78
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$336,209 33	\$323,660 00	\$337,663 58	\$345,053 20

No. 169.

ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

P. CULLIGAN, *President*; FRANK C. HOLMES, *Vice President*; W. A. PRINCE, *Cashier*.

DIRECTORS.—P. Culligan, Frank C. Holmes, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, W. H. Davison, W. A. Prince, Herman Besser, Fred L. Richardson, P. H. Hoeft, Frank W. Gilchrist, Donald McRae, Wm. H. Sanborn, Geo. B. Holmes.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$892,307 73	\$959,595 57	\$893,847 08	\$986,114 27
Bonds, mortgages and securities.....	304,873 09	291,132 72	311,978 25	309,302 31
Premiums paid on bonds.....				
Overdrafts.....	1,187 19	442 66	1,197 45	450 46
Banking house.....	34,732 24	34,732 24	34,707 24	34,707 24
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	10,792 11	10,792 11	10,792 11	10,792 11
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	10,984 40	4,800 20	6,967 72	23,133 16
United States bonds.....				
Due from banks in reserve cities.....	93,769 20	79,779 56	138,771 90	209,225 21
Exchanges for clearing house.....	4,186 44	8,356 82	4,339 17	12,617 07
U. S. and National bank currency.....	22,378 00	25,006 00	42,763 00	30,552 00
Gold coin.....	13,270 00	12,715 00	12,607 50	13,500 00
Silver coin.....	12,894 00	14,197 50	8,485 90	8,057 50
Nickels and cents.....	996 50	294 75	1,099 23	485 03
Checks, cash items and internal revenue account	64 12	880 03	201 56	302 82
Totals.....	\$1,405,435 02	\$1,445,725 16	\$1,470,758 11	\$1,642,239 18
Liabilities.				
Capital stock paid in.....	\$85,000 00	\$85,000 00	\$85,000 00	\$85,000 00
Surplus fund.....	85,000 00	85,000 00	85,000 00	90,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,231 04	14,094 34	23,083 77	9,591 89
Dividends unpaid.....	55 00	15 00	5 00	30 00
Commercial deposits subject to check.....	253,232 91	201,433 15	260,293 46	316,379 37
Commercial certificates of deposit.....	5,044 70	5,582 70	4,743 66	2,009 10
Due to banks and bankers.....	33,189 10	39,560 89	14,168 86	42,130 98
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	817,508 74	886,947 94	899,525 93	975,188 20
Savings certificates of deposit.....	122,173 53	128,091 14	98,937 43	121,909 64
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,405,435 02	\$1,445,725 16	\$1,470,758 11	\$1,642,239 18

No. 352.

THE STATE SAVINGS BANK OF ALPENA.

Organized December 19, 1906.

WILLIAM A. COMSTOCK, *President*; WILLIAM B. TABER, *Vice President*; W. A. BALLOU, *Cashier*.

DIRECTORS.—William A. Comstock, Frank W. Fletcher, Fred A. Kimball, William B. Taber, Charles R. Henry, W. B. Roberson, W. A. Ballou.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$184,180 12	\$254,122 94	\$226,126 57	\$219,098 51
Bonds, mortgages and securities.....	375 00	3,055 00	14,305 00	63,580 00
Premiums paid on bonds.....				
Overdrafts.....		857 21		116 32
Banking house.....				
Furniture and fixtures.....	725 00	1,826 26	2,822 01	3,027 41
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		496 78	443 42	507 69
Items in transit.....	5 00	31 50	83 00	22 29
United States bonds.....				
Due from banks in reserve cities.....	43,895 99	15,003 67	22,504 87	35,796 11
Exchanges for clearing house.....	195 20	743 48	1,430 77	611 21
U. S. and National bank currency.....	10,470 00	6,718 00	10,092 00	9,269 00
Gold coin.....	417 50	15 00	605 00	1,155 00
Silver coin.....	4,693 50	1,700 03	2,121 50	1,288 00
Nickels and cents.....	209 33	117 31	104 37	161 78
Checks, cash items and internal revenue account	386 15	7,736 26	420 90	232 84
Totals.....	\$245,562 79	\$292,425 41	\$281,059 41	\$334,866 16
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,550 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,093 97	2,260 78	3,576 13	3,525 85
Dividends unpaid.....				
Commercial deposits subject to check.....	103,192 27	89,667 15	83,844 52	128,587 45
Commercial certificates of deposit.....			12,176 75	15,856 75
Due to banks and bankers.....	713 47	1,701 37	1,085 52	1,010 07
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	13,722 76	22,276 96	34,346 66	60,886 54
Savings certificates of deposit.....	21,280 32	16,179 32		
Notes and bills rediscounted.....		35,329 83	21,029 83	
Bills payable.....				
Totals.....	\$245,562 79	\$292,425 41	\$281,059 41	\$334,866 16

STATE BANKING DEPARTMENT.

No. 302.

THE FARMERS' STATE BANK OF ALTO, ALTO.

Organized October 18, 1904.

GEORGE E. BARTLETT, *President*; EDSON O'HARROW, JOHN Q. WATTS, *Vice Presidents*;
FRANK E. CAMPAU, *Cashier*; C. M. CAMPAU, *Assistant Cashier*.

DIRECTORS.—George E. Bartlett, Edson O'Harrow, John Q. Watts, Volney C. Walton, Frank E. Campau, Fred C. Tillyer, Charles Bancroft.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$50,500 96	\$51,748 96	\$43,564 52	\$49,463 41
Bonds, mortgages and securities.....	34,905 00	41,138 00	40,433 00	37,895 98
Premiums paid on bonds.....				
Overdrafts.....	3 60			
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,070 13	2,326 54	277 18	
United States bonds.....				
Due from banks in reserve cities.....	8,637 40	5,780 87	11,550 85	8,657 35
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,967 00	3,209 00	1,554 00	2,017 00
Gold coin.....	665 00	810 00	1,000 00	1,260 00
Silver coin.....	928 05	992 80	889 50	822 60
Nickels and cents.....	32 15	40 30	37 68	31 14
Checks, cash items and internal revenue account.....			65 00	
Totals.....	\$104,099 29	\$109,346 47	\$102,671 73	\$103,447 43
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	359 11	839 20	1,137 95	1,159 84
Dividends unpaid.....				
Commercial deposits subject to check.....	14,436 06	12,350 21	11,949 66	13,143 66
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				75 00
Savings deposits.....	33,599 65	37,657 79	40,020 95	43,304 25
Savings certificates of deposit.....	34,704 47	37,499 27	28,563 17	24,764 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$104,099 29	\$109,346 47	\$102,671 73	\$103,447 43

STATE BANKS OF MICHIGAN.

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No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869.

Reorganized December 9, 1889.

CHAS. E. HISCOCK, *President*; WM. D. HARRIMAN, *Vice President*; M. J. FRITZ, *Cashier*;
CARL F. BRAUN, *Assistant Cashier*.

DIRECTORS.—Charles E. Hiscock, David Rinsey, Wm. D. Harriman, Michael J. Fritz, Walter C. Mack.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$620,597 93	\$573,663 34	\$646,791 16	\$594,398 14
Bonds, mortgages and securities.....	1,361,735 48	1,369,482 12	1,416,370 05	1,427,714 06
Premiums paid on bonds.....	3,335 40	3,335 40	3,335 40	2,275 40
Overdrafts.....	10,837 97	1,272 70	4,263 05	2,487 97
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	6,417 32	6,417 32	6,417 32	6,417 32
Other real estate.....	29,660 97	28,660 97	28,060 97	25,520 97
Due from other banks and bankers (not reserve cities).....				20,000 00
Due from U. S. treasurer.....	1,500 00	2,000 00	100 00	
Items in transit.....				
Due from City of Ann Arbor.....		6,954 63		
United States bonds.....	12,000 00	12,000 00	12,000 00	12,000 00
Due from banks in reserve cities.....	113,201 32	139,122 88	141,790 05	116,665 07
Exchanges for clearing house.....	931 93	1,367 10	1,729 97	949 09
U. S. and National bank currency.....	87,847 00	93,244 00	93,645 00	78,068 00
Gold coin.....	67,757 50	66,877 50	67,857 50	67,645 00
Silver coin.....	18,000 00	17,000 00	15,000 00	9,000 00
Nickels and cents.....	1,662 46	1,343 10	1,176 14	1,607 25
Checks, cash items and internal revenue account	1,078 34	1,055 95	446 22	4,801 63
Totals.....	\$2,366,563 62	\$2,355,797 01	\$2,466,982 83	\$2,399,539 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less current expenses, interest and taxes paid.....	32,901 64	37,194 83	40,669 53	46,572 08
Dividends unpaid.....	338 67	262 00	452 00	412 00
Commercial deposits subject to check.....	324,409 59	280,572 24	335,830 42	275,628 46
Commercial certificates of deposit.....				
Due to banks and bankers.....	32,949 72	37,416 79	48,938 12	41,055 10
Certified checks.....	204 67	1,329 67	2,204 67	7,404 67
Cashier's checks outstanding.....	664 65	663 03	663 03	563 03
Savings deposits.....	1,622,329 39	1,636,223 34	1,670,784 12	1,662,792 18
Savings certificates of deposit.....	102,765 29	112,135 11	117,420 94	115,112 43
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,366,563 62	\$2,355,797 01	\$2,466,982 83	\$2,399,539 90

No 26.

FARMERS' AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

R. KEMPF, *President*; W. C. STEVENS, *Vice President*; F. H. BELSER, *Cashier*;H. A. WILLIAMS, *Assistant Cashier*.

DIRECTORS.—R. Kempf, Wm. C. Stevens, A. Kearney, Wm. F. Breakey, D. F. Schairer, J. E. Beal, G. F. Allmendinger, O. M. Martin, H. G. Prettyman.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$370,241 77	\$419,434 01	\$428,145 20	\$429,194 90
Bonds, mortgages and securities.....	402,224 54	415,859 54	415,422 42	388,877 20
Premiums paid on bonds.....	200 00	200 00	200 00	100 00
Overdrafts.....	1,198 11	741 98	1,622 10	5,280 87
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....	5,500 00	5,500 00	6,000 00	6,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,525 05	6,271 22	969 00	12,970 05
United States bonds.....	10,000 00	10,000 00	10,000 00	10,000 00
Due from banks in reserve cities.....	123,355 62	77,124 00	97,790 79	85,055 52
Exchanges for clearing house.....	4,170 32	2,810 13	4,676 91	483 33
U. S. and National bank currency.....	44,296 00	30,419 00	29,092 00	12,690 00
Gold coin.....	20,182 50	20,912 50	22,600 00	27,662 50
Silver coin.....	4,503 35	4,135 10	3,648 05	7,461 65
Nickels and cents.....	711 16	646 26	762 72	746 99
Checks, cash items and internal revenue account	96 69	199 63	666 96	379 97
Totals.....	\$1,018,705 11	\$1,023,753 37	\$1,051,096 15	\$1,016,402 98
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	25,720 94	27,478 83	30,025 95	31,515 81
Dividends unpaid.....	100 00			50 00
Commercial deposits subject to check.....	253,139 93	230,319 81	245,327 93	223,684 71
Commercial certificates of deposit.....	113,843 05	130,105 65	124,821 97	115,062 03
Due to banks and bankers.....	9,693 80	12,743 43	19,872 30	11,697 68
Certified checks.....	152 00	1,692 67	770 72	68 42
Cashier's checks outstanding.....	1,226 15	235 56	585 56	682 92
Savings deposits.....	514,829 24	521,177 42	529,691 72	533,641 41
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,018,705 11	\$1,023,753 37	\$1,051,096 15	\$1,016,402 98

STATE BANKS OF MICHIGAN.

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No. 333.

THE GERMAN-AMERICAN SAVINGS BANK, ANN ARBOR.

Organized June 28, 1905.

CLEMENT W. GILL, *President*; GEO. J. MANN, PAUL SNAUBLE, *Vice Presidents*;
EDWARD L. SEYLER, *Cashier*.

DIRECTORS.—Clement W. Gill, John M. Feiner, George Walker, Chas. Wagner, Paul Snauble, Geo. J. Mann, John Lindenschmitt, Edward L. Seyler, Jacob Reichert.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$81,357 96	\$101,607 81	\$102,666 72	\$78,757 35
Bonds, mortgages and securities.....	47,270 00	65,789 00	74,204 00	88,404 00
Premiums paid on bonds.....				
Overdrafts.....	44 57	475 89	201 78	747 11
Current expenses and taxes paid.....	2,064 67	1,432 60	1,197 05	818 39
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	6,913 25	6,988 25	6,988 25	7,138 25
Other real est. te.....				
Due from other banks and bankers (not reserve cities).....		20,000 00	20,000 00	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	24,308 18	37,108 38	11,967 59	19,246 28
Exchanges for clearing house.....	1,168 01	517 43	1,543 73	3,762 73
U. S. and National bank currency.....	5,414 00	9,675 00	7,292 00	4,153 00
Gold coin.....	2,042 37	2,082 37	72 37	77 37
Silver coin.....	1,375 25	3,246 75	1,990 50	1,908 00
Nickels and cents.....	34 96	15 32	47 69	51 12
Checks, cash items and internal revenue account				
Totals.....	\$176,993 22	\$253,938 80	\$233,171 68	\$210,063 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....	43,443 14	101,818 45	78,457 85	42,061 15
Commercial certificates of deposit.....	10,186 64	10,223 14	7,991 24	8,719 88
Due to banks and bankers.....				
Certified checks.....			100 00	50 00
Cashier's checks outstanding.....				
Savings deposits.....	73,363 44	91,897 21	96,622 59	108,232 57
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$176,993 22	\$253,938 80	\$233,171 68	\$210,063 60

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

W. J. BOOTH, *President*; WM. ARNOLD, *Vice President*; C. J. WALZ, *Cashier*.

DIRECTORS.—William J. Booth, John Haarer, John V. Sheehan, Wm. Arnold, James H. Wade, John Koch, Christian Martin, Henry S. Carhart, Victor C. Vaughan, Eugene F. Mills, Dan F. Zimmerman, Henry W. Douglass.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$391,901 90	\$397,167 40	\$411,017 87	\$405,079 92
Bonds, mortgages and securities.....	457,958 75	457,608 75	472,178 75	464,237 16
Premiums paid on bonds.....				
Overdrafts.....	820 86	546 40	459 89	397 16
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	7,511 90	8,493 18	7,112 38	
United States bonds.....				
Due from banks in reserve cities.....	127,201 70	152,564 89	157,241 30	87,860 83
Exchanges for clearing house.....	2,955 14	8,891 93	870 19	1,381 65
U. S. and National bank currency.....	31,348 00	33,424 00	32,020 00	31,809 00
Gold coin.....	21,042 30	20,917 50	22,072 30	23,760 00
Silver coin.....	2,806 30	2,903 00	1,538 85	1,831 95
Nickels and cents.....	149 09	130 17	290 67	188 40
Checks, cash items and internal revenue account.....	56 59	212 66	206 00	83 50
Totals.....	\$1,075,752 53	\$1,114,569 88	\$1,137,010 20	\$1,048,629 57
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	16,531 13	19,903 70	21,434 56	20,565 68
Dividends unpaid.....	60 00			6 67
Commercial deposits subject to check.....	246,901 62	272,085 95	280,036 04	190,009 87
Commercial certificates of deposit.....				
Due to banks and bankers.....	8,824 27	13,941 69	19,862 56	11,844 97
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	626,134 16	629,885 07	634,438 22	641,727 71
Savings certificates of deposit.....	92,301 35	93,753 47	96,238 79	99,474 67
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,075,752 53	\$1,114,569 88	\$1,137,010 20	\$1,048,629 57

STATE BANKS OF MICHIGAN.

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No. 228.

ARMADA SAVINGS BANK, ARMADA.

Organized February 13, 1901.

BERT C. PRESTON, *President*; GEORGE H. HEBBLEWHITE, *Vice President*; J. E. MACAULAY, *Cashier*; CHARLES F. LATHROP, *Assistant Cashier*.

DIRECTORS.—Bert C. Preston, George H. Hebblewhite, John L. Preston, Frank E. Lathrop, James H. McDonald.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$110,404 66	\$109,669 58	\$109,647 61	\$104,353 43
Bonds, mortgages and securities.....	94,050 00	97,200 00	105,400 00	103,150 00
Premiums paid on bonds.....				
Overdrafts.....	456 82	347 76	67 45	162 26
Banking house.....	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	6,054 42	2,807 42	2,301 19	795 00
United States bonds.....				
Due from banks in reserve cities.....	33,970 34	41,305 81	18,066 79	27,070 21
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,310 00	8,717 00	11,843 00	11,766 00
Gold coin.....	1,595 00	2,290 00	1,560 00	2,095 00
Silver coin.....	1,378 80	1,600 80	1,358 00	1,311 85
Nickels and cents.....	87 43	105 24	62 77	162 53
Checks, cash items and internal revenue account				
Totals.....	\$261,007 47	\$269,743 61	\$256,026 81	\$256,566 28
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,200 00	2,200 00	2,200 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	6,927 78	8,499 32	10,614 67	2,944 39
Dividends unpaid.....	12 00			146 00
Commercial deposits subject to check.....	37,706 29	36,389 23	27,013 96	28,207 26
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	164,598 00	168,171 31	163,207 39	168,014 69
Savings certificates of deposit.....	24,563 40	29,483 75	27,990 79	29,753 94
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$261,007 47	\$269,743 61	\$256,026 81	\$256,566 28

STATE BANKING DEPARTMENT.

No. 213.

ATHENS STATE AND SAVINGS BANK, ATHENS.

Organized April 15, 1899.

ISAAC E. WELLS, *President*; W. M. ALBERTSON, CHAS. A. STANDIFORD, *Vice Presidents*;
H. G. LEWIS, *Cashier*.

DIRECTORS.—ISAAC E. WELLS, S. W. HOLMES, J. F. CULP, W. M. ALBERTSON, CHAS. A. STANDIFORD, A. H. HARRISON, R. H. LEWIS.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$70,063 99	\$78,455 47	\$79,114 28	\$78,620 37
Bonds, mortgages and securities.....	36,330 44	36,130 44	36,002 44	35,952 44
Expenses and interest paid.....				76 15
Premiums paid on bonds.....				
Overdrafts.....	9,772 45	6,156 91	4,668 02	3,435 71
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,975 00	1,975 00	1,975 00	1,975 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	6,561 74	3,084 34	2,583 41	4,302 39
Items in transit.....			1,155 00	
United States bonds.....				
Due from banks in reserve cities.....	8,762 39	2,067 29	13,838 58	10,400 04
Exchanges for clearing house.....		1,037 54		
U. S. and National bank currency.....	2,522 00	1,340 00	2,510 00	3,830 00
Gold coin.....	4,440 00	4,300 00	4,495 00	2,711 00
Silver coin.....	814 10	501 65	645 00	568 45
Nicks and cents.....	92 51	53 71	83 17	79 43
Checks, cash items and internal revenue account	249 73	1,149 25	663 29	5,580 39
Totals.....	\$144,584 35	\$139,253 60	\$150,733 29	\$150,531 28
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	204 50	236 70	485 50	
Dividends unpaid.....	205 00	5 00	5 00	
Commercial deposits subject to check.....	38,138 52	29,678 33	42,731 99	35,274 53
Commercial certificates of deposit.....	56,734 19	59,600 80	62,621 05	68,318 72
Due to banks and bankers.....		535 34		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	29,302 14	29,197 43	24,889 75	26,938 03
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$144,584 35	\$139,253 60	\$150,733 29	\$150,531 28

• No. 236.

STATE BANK OF FRANK W. HUBBARD & CO., BAD AXE.

Organized July 10, 1901.

FRANK W. HUBBARD, *President*; JOHN RYAN, *Vice President and Cashier*;
J. L. BURGESS, *Assistant Cashier*; J. N. RANKIN, *Auditor*.

DIRECTORS.—Frank W. Hubbard, Elizabeth L. Hubbard, John Ryan, Margaret Ryan, H. H. Simpson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$196,294 31	\$202,651 31	\$211,790 25	\$220,875 50
Bonds, mortgages and securities.....	58,950 53	61,919 95	70,478 79	66,379 62
Premiums paid on bonds.....				
Overdrafts.....	1,035 92	3,418 83	3,021 90	2,168 78
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	856 24	856 24	856 24	1,022 02
Other real estate.....	11,453 47	11,453 47	11,453 47	11,453 47
Due from other banks and bankers (not reserve cities).....	2,827 82	2,156 98	5,910 70	3,368 21
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	48,891 67	41,671 33	27,897 65	34,992 02
Exchanges for clearing house.....	4,509 85	973 46	2,847 07	895 06
U. S. and National bank currency.....	3,054 00	3,499 00	4,150 00	6,795 00
Gold coin.....	3,067 50	2,480 00	3,690 00	3,555 00
Silver coin.....	1,358 60	1,575 25	1,009 30	1,940 35
Nickels and cents.....	54 87	73 26	77 08	92 22
Checks, cash items and internal revenue account	2,175 12	4,624 2	2,116 85	2,648 15
Totals.....	\$345,529 90	\$348,341 50	\$356,299 90	\$367,185 40
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,270 98	8,049 90	9,660 91	10,758 98
Dividends unpaid.....				
Commercial deposits subject to check.....	131,301 50	133,552 60	125,114 98	127,265 11
Commercial certificates of deposit.....				
Due to banks and bankers.....	9,787 01	4,178 30	6,660 70	1,124 79
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	157,170 41	162,560 70	174,863 31	188,036 52
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$345,529 90	\$348,341 50	\$356,299 90	\$367,185 40

No. 237.

STATE SAVINGS BANK OF BAD AXE, BAD AXE.

Organized June 22, 1901.

ALBERT E. SLEEPER, *President*; ALLISON L. WRIGHT, *Vice President*; JAMES BALDWIN, *Cashier*;
JAPHETH HIND, *Assistant Cashier*.

DIRECTORS.—Albert E. Sleeper, A. L. Wright, James Baldwin, Clara Baldwin,
Charles D. Thompson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$120,225 48	\$125,038 46	\$128,744 62	\$133,944 23
Bonds, mortgages and securities.....	75,573 43	81,566 31	78,991 86	89,819 41
Premiums paid on bonds.....				
Overdrafts.....	17 12	62 60	147 87	14 09
Banking house.....	6,900 00	6,900 00	6,900 00	6,900 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....	1,990 34	1,970 70	1,970 70	3,234 52
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	296 00	642 00		130 50
United States bonds.....				
Due from banks in reserve cities.....	58,834 02	54,732 56	61,169 59	36,685 49
Exchanges for clearing house.....	994 71	104 75	1,708 35	293 57
U. S. and National bank currency.....	3,205 00	3,934 00	6,661 00	10,336 00
Gold coin.....	1,980 00	2,285 00	1,145 00	1,130 00
Silver coin.....	1,020 90	1,099 25	468 80	1,016 25
Nickels and cents.....	70 06	182 89	62 62	86 18
Checks, cash items and internal revenue account	16 67	556 20	454 10	77 33
Totals.....	\$272,223 73	\$280,146 74	\$289,524 51	\$284,767 57
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,971 18	1,130 46	3,694 51	3,915 38
Dividends unpaid.....				
Commercial deposits subject to check.....	76,581 77	80,374 90	93,943 04	78,309 47
Commercial certificates of deposit.....	161,670 78	168,641 38	161,886 96	172,542 72
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$272,223 73	\$280,146 74	\$289,524 51	\$284,767 57

STATE BANKS OF MICHIGAN.

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No. 337.

THE STATE-EXCHANGE BANK, BANCROFT.

Organized April 24, 1906.

T. M. EULER, *President*; AARON HERRICK, *Vice President*; E. P. SHERMAN, *Cashier*;
RALPH NIXON, *Assistant Cashier*.

DIRECTORS.—T. M. Euler, W. H. Payne, Aaron Herrick, M. A. Davis, J. E. Symes, C. L. Parsons,
E. P. Sherman.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$57,789 90	\$61,819 47	\$97,110 21	\$87,500 77
Bonds, mortgages and securities.....	24,550 73	23,849 55	23,743 05	40,053 87
Premiums paid on bonds.....				
Overdrafts.....	2,564 31	1,183 98	714 07	1,798 70
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	2,890 14	3,649 14	3,649 14	3,649 14
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	28,436 30	34,485 59	16,269 26	12,711 44
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,971 00	5,156 00	4,842 00	4,754 00
Gold coin.....	2,065 00	2,172 50	2,642 50	3,012 50
Silver coin.....	1,096 30	452 10	536 25	471 00
Nickels and cents.....	50 38	69 66	40 39	41 97
Checks, cash items and internal revenue account	271 01	436 10		215 26
Totals.....	\$134,234 07	\$140,774 09	\$157,046 87	\$161,708 65
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				500 00
Undivided profits, less current expenses, interest and taxes paid.....	273 49	920 76	1,764 71	1,039 49
Dividends unpaid.....				
Commercial deposits subject to check.....	30,036 84	14,012 25	15,505 75	12,197 68
Commercial certificates of deposit.....	83,923 74	105,538 33	117,643 49	125,654 99
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		302 75	2,132 92	2,316 49
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$134,234 07	\$140,774 09	\$157,046 87	\$161,708 65

STATE BANKING DEPARTMENT.

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President and Cashier*; ALVIN CHAPMAN, *Vice President*.

DIRECTORS.—Alvin Chapman, Wm. Broadwell, Anson Goss, J. E. Sebring, Mrs. Emma McNitt, William S. Charles, Wm. Chapman, Mrs. Ola De Haven, Rebecca Fausnaugh.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$92,553 82	80,808 50	\$105,319 70	\$103,736 15
Bonds, mortgages and securities.....	124,870 07	124,130 91	127,982 86	129,911 86
Premiums paid on bonds.....	276 83	276 83	276 88	276 88
Overdrafts.....	85 15	466 29	757 36	702 03
Banking house.....				2,000 00
Furniture and fixtures.....	575 00	575 00	575 00	575 00
Other real estate.....	2,860 65	2,860 65	2,860 65	2,860 65
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	87,046 27	90,704 61	54,271 12	56,592 17
Exchanges for clearing house.....	1,034 76	617 87	3,200 00	954 48
U. S. and National bank currency.....	10,251 00	8,236 00	14,835 00	17,955 68
Gold coin.....	2,311 50	2,812 00	2,112 00	3,087 00
Silver coin.....	1,375 00	1,300 00	900 00	1,500 00
Nickels and cents.....	126 51	125 01	271 13	183 55
Checks, cash items and internal revenue account				
Totals.....	\$323,366 56	\$312,713 67	\$313,361 70	\$322,334 95
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	12,500 00	12,500 00	13,000 00
Undivided profits, less current expenses, interest and taxes paid.....	711 61	1,727 83	1,769 15	549 22
Dividends unpaid.....				
Commercial deposits subject to check.....	90,007 40	72,402 83	77,946 96	71,891 72
Commercial certificates of deposit.....	1,836 42	1,121 47	485 53	340 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	22,703 89	23,684 21	27,260 21	36,051 31
Savings certificates of deposit.....	170,607 24	176,277 33	168,399 85	175,502 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$323,366 56	\$312,713 67	\$313,361 70	\$322,334 95

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

Corporate existence extended June 4, 1901.

C. T. ALLEN, *President*; W. H. ELDRED, *Vice President*; F. A. ALLWARDT, *Cashier*;
N. Y. GREEN, *Assistant Cashier*.

DIRECTORS.—Chas. T. Allen, W. H. Eldred, L. A. Dudley, F. R. Kingman, R. Binder, M. Maas, Chas. C. Green.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$967,718 16	\$1,055,165 56	\$1,017,187 81	\$951,014 53
Bonds, mortgages and securities.....	379,899 80	388,380 80	446,181 80	470,985 81
Premiums paid on bonds.....				
Overdrafts.....	44 26	63 28	1,260 87	7,952 96
Banking house.....				
Furniture and fixtures.....	17,577 50	17,577 50	17,577 50	17,577 50
Profit and loss account.....			1,732 98	
Other real estate.....	40,342 23	34,463 56	3,977 26	3,977 26
Due from other banks and bankers (not reserve cities).....			14 89	334 95
Items in transit.....	13,139 81	3,434 40	2,403 29	2,068 77
United States bonds.....				
Due from banks in reserve cities.....	96,569 07	113,359 84	89,702 68	111,743 42
Exchanges for clearing house.....	875 65	5,516 32	1,199 63	
U. S. and National bank currency.....	50,462 00	58,450 00	36,060 00	45,047 00
Gold coin.....	37,205 00	30,155 00	34,952 50	36,120 00
Silver coin.....	21,692 90	16,470 05	15,431 90	15,850 90
Nickels and cents.....	1,774 36	2,383 48	1,784 34	919 40
Checks, cash items and internal revenue account	14,472 78	7,134 36	6,096 96	6,450 87
Totals.....	\$1,641,743 62	\$1,732,554 17	\$1,675,534 41	\$1,670,033 37
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	65,000 00	65,000 00	55,000 00	55,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,429 70	13,855 91		6,928 58
Dividends unpaid.....				
Commercial deposits subject to check.....	237,562 10	280,744 34	273,468 86	268,370 93
Commercial certificates of deposit.....	48,421 81	50,791 67	31,442 28	28,247 37
Due to banks and bankers.....	3,081 99	124 60	757 59	1,468 34
Certified checks.....		501 00		1,541 00
Cashier's checks outstanding.....				
Savings deposits.....	1,227,648 02	1,271,536 65	1,264,865 68	1,258,477 15
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,641,743 62	\$1,732,554 17	\$1,675,534 41	\$1,670,033 37

No. 178.

MERCHANTS SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

AMBROSE M. MINTY, *President*; SCOTT FIELD, *Vice President and Cashier*;
H. A. ROWLES, *Assistant Cashier*.

DIRECTORS.—A. M. Minty, Frank Turner, I. Amberg, R. F. Hoffmaster, F. H. Boos, Scott Field.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$366,901 04	\$376,626 96	\$443,772 03	\$460,845 27
Bonds, mortgages and securities.....	281,965 74	283,667 00	406,714 96	412,926 49
Premiums paid on bonds.....				
Overdrafts.....	1,421 09	3,519 63	3,950 01	642 75
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,600 00	3,600 00	3,600 00	2,000 00
Other real estate.....	18,831 07	18,831 07	18,831 07	18,831 07
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	21 47	228 18	1,166 94	305 22
United States bonds.....				
Due from banks in reserve cities.....	103,871 30	160,204 04	118,711 75	82,875 59
Exchanges for clearing house.....			7,066 10	1,000 00
U. S. and National bank currency.....	19,197 00	13,377 00	23,358 00	25,214 00
Gold coin.....	15,465 00	16,940 00	16,910 00	17,355 00
Silver coin.....	10,539 00	14,047 00	9,645 00	10,560 00
Nickels and cents.....	375 85	296 87	220 61	597 24
Checks, cash items and internal revenue account.....	972 96	1,354 74	120 46	192 55
Totals.....	\$948,161 52	\$1,017,692 49	\$1,079,066 93	\$1,058,345 18
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	15,698 67	22,169 43	25,384 06	11,928 76
Dividends unpaid.....	25 00			
Commercial deposits subject to check.....	83,582 79	105,140 17	113,225 20	100,405 73
Commercial certificates of deposit.....	30,594 83	59,320 46	73,421 23	55,730 31
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	749,260 23	771,062 43	807,036 44	820,280 38
Savings certificates of deposit.....				
Notes and bills rediaconted.....				
Bills payable.....				
Totals.....	\$948,161 52	\$1,017,692 49	\$1,079,066 93	\$1,058,345 18

STATE BANKS OF MICHIGAN.

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No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.
Corporate existence extended September 4, 1901.

GEO. H. YOUNG, *President*; JUSTIN WENTWORTH, *Vice President*; H. C. MOULTHROP, *Cashier*.

DIRECTORS.—George H. Young, Justin Wentworth, Alvin Peter, Fremont B. Chesbrough, George K. Wentworth, Frank E. Tyler, Wm. A. Young, Walter D. Young.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$990,594 85	\$877,380 57	\$1,000,441 88	\$957,121 27
Bonds, mortgages and securities.....	671,890 60	734,040 60	772,894 69	760,319 29
Premiums paid on bonds.....	13,000 00	13,000 00	12,000 00	12,000 00
Overdrafts.....	2,965 37	4,820 84	3,250 35	3,013 66
Banking house.....				
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....	5,450 00	5,450 00	5,237 50	13,387 50
Due from other banks and bankers (not reserve cities).....	5,092 30	3,704 04	4,451 99	3,382 16
Items in transit.....				
United States bonds.....	23,780 00	23,780 00	23,780 00	23,780 00
Due from banks in reserve cities.....	421,713 88	457,030 60	271,657 13	273,936 96
Exchanges for clearing house.....	4,483 36	2,873 20	9,333 02	6,487 99
U. S. and National bank currency.....	109,122 00	81,067 00	67,180 00	100,557 00
Gold coin.....	42,015 00	36,615 00	34,160 00	35,645 00
Silver coin.....	9,730 58	10,307 80	9,790 35	9,921 65
Nickels and cents.....	451 71	473 66	403 83	311 70
Checks, cash items and internal revenue account	181 89	206 65	251 91	465 58
Totals.....	\$2,307,471 54	\$2,257,749 96	\$2,221,832 65	\$2,207,329 76
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	37,807 61	46,015 84	39,480 37	53,758 96
Dividends unpaid.....	140 00			
Commercial deposits subject to check.....	373,968 41	317,055 83	295,378 42	326,605 84
Commercial certificates of deposit.....	273,695 83	272,665 03	259,038 15	239,409 04
Due to banks and bankers.....	73,866 48	47,074 53	69,405 68	38,381 62
Certified checks.....	582 70	1,264 31	1,931 81	1,448 44
Cashier's checks outstanding.....				
Savings deposits.....	1,297,410 51	1,323,654 42	1,306,598 22	1,297,725 87
Savings certificate of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,307,471 54	\$2,257,749 96	\$2,221,832 65	\$2,207,329 76

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; H. M. GILLETT, *Vice President*; J. MULHOLLAND, *Treasurer*.

DIRECTORS.—Thomas Cranage, N. A. Eddy, H. M. Gillett, G. Hine, F. T. Norris, George D. Jackson, J. Mulholland.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$419,323 64	\$427,217 61	\$450,676 19	\$520,692 62
Bonds, mortgages and securities.....	359,844 02	359,329 02	329,787 36	312,266 20
Premiums paid on bonds.....	3,063 05	3,063 05	3,063 05	3,108 10
Overdrafts.....	11 97	27 28	54 40	144 50
Banking house.....				
Furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,000 00
Other real estate.....	7,363 39	7,363 39	7,363 39	6,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	104,788 15	109,414 01	91,909 73	106,185 49
Exchanges for clearing house.....	1,531 02	1,173 24	1,067 57	653 28
U. S. and National bank currency.....	36,523 00	33,404 00	34,203 00	35,507 00
Gold coin.....	9,620 00	9,532 00	10,762 00	9,965 00
Silver coin.....	757 00	1,830 90	1,076 00	1,459 60
Nickels and cents.....	63 48	75 74	307 89	167 02
Checks, cash items and internal revenue account.....				
Totals.....	\$948,388 72	\$957,930 24	\$935,790 58	\$1,001,148 81
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,372 84	13,940 14	18,872 76	14,266 45
Dividends unpaid.....	85 00			
Commercial deposits subject to check.....	105,305 73	106,111 65	87,127 19	139,872 62
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	665,653 00	676,086 67	668,615 43	663,026 29
Savings certificates of deposit.....	91,972 15	86,791 78	86,175 20	88,983 45
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$948,388 72	\$957,930 24	\$935,790 58	\$1,001,148 81

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

C. R. HAWLEY, *President*; C. C. WHITNEY, *Vice President*;
J. R. WATROUS, *Cashier*.DIRECTORS.—C. R. Hawley, C. C. Whitney, B. Boutell, R. C. Bialy, J. C. Weadock, J. R. Watrous,
Guy H. Moulthrop, W. H. Sharp, M. J. Bialy.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$562,540 44	\$634,893 70	\$618,550 28	\$564,213 28
Bonds, mortgages and securities.....	146,029 60	138,258 50	104,050 88	131,509 88
Premiums paid on bonds.....				
Overdrafts.....	259 88	2,929 45	2,067 86	2,970 56
Banking house.....				
Furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate.....	9,477 00	6,477 00		
Due from other banks and bankers (not reserve cities).....	2,614 90			
Items in transit.....	3,218 26	5,287 70	6,026 78	5,900 05
United States bonds.....				
Due from banks in reserve cities.....	93,242 50	79,425 99	63,424 76	34,402 88
Exchanges for clearing house.....	4,129 31	1,017 21	1,805 78	2,285 54
U. S. and National bank currency.....	45,145 00	27,269 00	31,161 00	39,371 00
Gold coin.....	6,917 50	6,187 50	6,462 50	9,315 00
Silver coin.....	3,511 80	3,843 0	5,164 45	2,688 95
Nickels and cents.....	221 98	203 27	335 25	577 51
Checks, cash items and internal revenue account	38 42	621 65	323 71	61 00
Totals.....	\$882,846 59	\$911,914 07	\$844,902 25	\$798,885 67
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,835 09	12,504 89	16,838 77	8,613 37
Dividends unpaid.....				
Commercial deposits subject to check.....	349,308 65	355,416 11	250,508 92	213,769 73
Commercial certificates of deposit.....	1,075 75	11,864 90	1,814 60	7,149 60
Due to banks and bankers.....				
Certified checks.....	552 23	552 23	652 23	95 00
Cashier's checks outstanding.....	15,000 00	4,506 25	1,500 00	
Savings deposits.....	302,197 25	323,443 75	299,617 60	318,021 60
Savings certificates of deposit.....	79,877 62	73,535 94	68,970 13	61,236 37
Notes and bills rediscounted.....				
Bills payable.....			75,000 00	50,000 00
Totals.....	\$882,846 59	\$911,914 07	\$844,902 25	\$798,885 67

STATE BANKING DEPARTMENT.

No. 96.

LUMBERMAN'S STATE BANK, BAY CITY.

Organized January 1, 1875.

Corporate existence extended December 28, 1904.

JOHN M. KELTON, *President*; HENRY H. NORRINGTON, *Vice President*;
D. M. SHAVER, *Acting Cashier*.

DIRECTORS.—John M. Kelton, S. O. Fisher, H. H. Norrington, Peter C. Smith, Andrew Weiss.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$426,270 57	\$410,262 66	\$501,163 32	\$447,067 99
Bonds, mortgages and securities.....	66,291 25	79,417 50	56,907 80	55,746 30
Premiums paid on bonds.....				
Overdrafts.....		1,945 02		
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	5,018 55	5,018 85	5,018 85	8,208 85
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	18,012 36	18,830 11	91,220 82	24,323 03
Exchanges for clearing house.....				
U. S. and National bank currency.....	43,000 00	25,012 00	31,664 00	36,631 00
Gold coin.....	15,160 00	16,715 00	7,260 00	23,940 00
Silver coin.....	1,053 80	2,208 23	1,256 20	3,524 40
Nickels and cents.....	66 57	174 22	299 75	227 99
Checks, cash items and internal revenue account.....		894 47	450 82	453 09
Totals.....	\$569,965 70	\$573,487 26	\$708,270 76	\$613,184 65
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	6,000 00	5,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,657 36	1,400 20	2,933 31	429 34
Dividends unpaid.....	80 00			
Commercial deposits subject to check.....	243,185 64	201,650 47	330,226 71	215,514 23
Commercial certificates of deposit.....	141,980 56	156,068 56	150,878 74	168,718 41
Due to banks and bankers.....			5,079 78	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	158,062 14	159,368 03	145,152 22	153,022 67
Savings certificates of deposit.....				
Notes and bills rediscounted.....				20,000 00
Bills payable.....				
Totals.....	\$569,965 70	\$573,487 26	\$708,270 76	\$613,184 65

No. 17.

PEOPLES' SAVINGS BANK, BAY CITY.

Organized December 27, 1888.

FRED MOHR, *President*; E. T. CARRINGTON, *Vice President*; T. R. SHAVER, *Cashier*.

DIRECTORS.—Fred Mohr, Edwin T. Carrington, Curtis E. Pierce, Thomas Walsh, T. R. Shaver.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$245,380 94	\$224,931 05	\$263,816 02	\$279,241 50
Bonds, mortgages and securities.....	204,990 54	333,673 88	336,234 29	320,606 52
Premiums paid on bonds.....	3,304 84	3,526 89	3,471 17	3,228 79
Overdrafts.....	1,395 05	40 72	504 40	365 25
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	4,203 52	4,183 37	4,074 68	3,900 63
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	76 08	71 25	209 05	127 48
United States bonds.....				
Due from banks in reserve cities.....	82,865 96	124,074 05	45,881 40	69,914 55
Exchanges for clearing house.....	3,518 91	2,405 05	2,893 95	2,770 29
U. S. and National bank currency.....	38,537 50	24,238 00	35,361 00	32,511 00
Gold coin.....	1,846 95	12,021 17	22,700 00	18,837 00
Silver coin.....	1,372 20	2,110 55	1,751 40	1,354 05
Nickels and cents.....	604 52	841 87	424 92	664 64
Checks, cash items and internal revenue account				
Totals.....	\$706,096 95	\$760,117 85	\$745,322 23	\$761,551 70
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5 56	2,155 65	5,167 11	4,157 49
Dividends unpaid.....	345 32	32	32	32
Commercial deposits subject to check.....	138,557 49	168,657 68	148,436 34	147,379 79
Commercial certificates of deposit.....			80,239 68	71,920 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	425,304 28	443,544 36	451,478 78	478,094 10
Savings certificates of deposit.....	81,884 30	85,759 84		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$706,096 95	\$760,117 85	\$745,322 23	\$761,551 70

STATE BANKING DEPARTMENT.

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; W. S. LAMBERTSON, *Cashier*.DIRECTORS.—H. J. Leonard, A. N. Belding, O. F. Webster, W. P. Hetherington, M. M. Belding, Jr.,
E. E. Chapple, R. M. Wilson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$136,050 70	\$140,108 42	\$150,710 57	\$146,865 31
Bonds, mortgages and securities.....	41,672 50	45,537 50	44,268 90	44,173 90
Premiums paid on bonds.....				
Overdrafts.....	366 57	56 99	222 05	627 05
Banking house.....	7,875 00	8,575 00	8,575 00	8,575 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....	800 00	800 00		
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			747 97	1,620 65
United States bonds.....				
Due from banks in reserve cities.....	35,030 47	22,199 66	20,565 09	15,506 65
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,347 00	2,744 00	6,621 00	4,015 00
Gold coin.....	11,006 00	8,311 00	8,388 50	8,131 00
Silver coin.....	1,286 50	2,038 45	1,409 00	972 00
Nickels and cents.....	220 59	179 33	218 13	164 77
Checks, cash items and internal revenue account	2,903 11	1,266 88	2,758 75	374 50
Totals.....	\$243,358 44	\$233,608 23	\$246,285 56	\$232,825 83
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,915 81	5,219 72	7,309 79	2,900 91
Dividends unpaid.....				
Commercial deposits subject to check.....	60,164 34	47,211 17	53,613 87	42,493 41
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	199 82			
Savings deposits.....	34,852 36	37,860 82	37,392 90	36,623 13
Savings certificates of deposit.....	108,226 11	108,316 52	112,969 00	110,808 38
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$243,358 44	\$233,608 23	\$246,285 56	\$232,825 83

No. 159.

PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President*; FRANK R. CHASE, *Vice President*; M. A. REED, *Cashier*;
W. L. CUSSEY, *Assistant Cashier*.DIRECTORS.—E. R. Spencer, I. L. Holmes, B. F. Hall, Frank R. Chase, M. A. Reed, Charles Eddy,
L. C. Fales, W. H. Locke, Geo. H. Hoppough, Frank Moon, H. L. Page.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$193,083 76	\$192,043 05	\$194,414 38	\$195,294 67
Bonds, mortgages and securities.....	100,061 41	99,237 44	98,301 41	97,879 45
Premiums paid on bonds.....				
Overdrafts.....	1,503 22	1,831 74	1,496 79	1,255 86
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	3,125 00	3,125 00	3,125 00	3,125 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		294 81	325 38	
United States bonds.....				
Due from banks in reserve cities.....	19,552 34	21,442 07	12,785 90	8,138 84
Exchanges for clearing house.....	3,908 08	885 69	708 44	752 14
U. S. and National bank currency.....	3,560 00	3,225 00	5,500 00	9,262 00
Gold coin.....	7,587 00	8,727 00	9,112 00	9,397 00
Silver coin.....	1,554 65	1,397 05	989 00	1,357 25
Nickels and cents.....	130 99	205 50	206 53	236 41
Checks, cash items and internal revenue account.....				
Totals.....	\$342,061 45	\$340,414 35	\$335,084 83	\$334,698 62
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,716 91	3,122 90	3,746 64	900 01
Dividends unpaid.....	1,506 00	498 00	438 00	186 00
Commercial deposits subject to check.....	52,844 47	52,138 66	49,326 34	38,143 30
Commercial certificates of deposit.....				
Due to banks and bankers.....				2,537 38
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	44,944 02	47,112 10	46,023 99	44,860 61
Savings certificates of deposit.....	185,060 05	177,542 69	185,549 86	184,041 32
Notes and bills rediscounted.....				4,000 00
Bills payable.....	10,000 00	15,000 00	5,000 00	15,000 00
Totals.....	\$342,061 45	\$340,414 35	\$335,084 83	\$334,698 62

STATE BANKING DEPARTMENT.

No. 347.

BELLAIRE STATE BANK, BELLAIRE.

Organized August 14, 1906.

FREDERICK W. BECHTOLD, *President*; WM. A. EVANS, *Vice President*;
WILLIAM H. RICHARDS, *Cashier*.DIRECTORS.—Frederick W. Bechtold, Wm. A. Evans, Horace L. Richards, William H. Richards,
Dudley E. Waters.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$39,968 44	\$47,983 52	\$44,365 08	\$39,737 26
Bonds, mortgages and securities.....	17,321 32	18,347 95	22,234 79	24,512 24
Premiums paid on bonds.....	105 00	105 00	105 00	105 00
Overdrafts.....		192 70	165 81	356 07
Insurance accounts.....	464 92	548 11	423 90	202 02
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	14,187 55	13,897 34	9,148 94	11,436 88
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,206 00	4,074 00	5,190 00	3,446 00
Gold coin.....	1,315 00	1,390 00	1,565 00	1,710 00
Silver coin.....	415 64	429 17	582 65	972 02
Nickels and cents.....				
Checks, cash items and internal revenue account	445 21	567 07	442 25	505 62
Totals.....	\$87,429 08	\$97,534 86	\$94,223 42	\$92,983 11
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	811 56	1,323 54	1,774 73	2,009 85
Dividends unpaid.....				
Commercial deposits subject to check.....	32,285 57	39,194 57	30,210 15	27,626 17
Commercial certificates of deposit.....	26,690 49	26,839 46	29,243 06	29,882 92
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	7,641 46	10,177 29	12,995 48	13,464 17
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$87,429 08	\$97,534 86	\$94,223 42	\$92,983 11

No. 219.

BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized December 20, 1899.

H. D. POOLE, *President*; G. M. VALENTINE, *Vice President*; M. P. RESCH, *Cashier*;
B. F. WELLS, *Assistant Cashier*.

DIRECTORS.—I. W. Conkey, H. D. Poole, B. M. Nowlen, G. M. Valentine, Lewis Sutherland, S. L. VanCamp, M. B. Wells, C. A. Conkey, Wm. Rupp, Jr.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$342,207 10	\$343,200 00	\$333,666 29	\$344,772 10
Bonds, mortgages and securities.....	105,169 68	112,044 68	95,980 06	95,985 46
Premiums paid on bonds.....				
Overdrafts.....	750 18	310 90	943 73	1,483 83
Banking house.....				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	6,450 00	6,450 00	6,450 00	6,450 00
Due from other banks and bankers (not reserve cities).....				2,140 22
Items in transit.....	880 24			68 25
United States bonds.....				
Due from banks in reserve cities.....	123,801 80	124,350 50	119,803 64	108,741 16
Exchanges for clearing house.....	4,520 59	5,010 50	2,129 16	1,233 03
U. S. and National bank currency.....	13,649 00	14,861 00	17,529 00	21,235 00
Gold coin.....	10,847 50	3,607 50	7,572 50	6,847 50
Silver coin.....	2,920 40	2,181 80	3,076 80	2,811 00
Nickels and cents.....	167 46	90 10	72 36	894 57
Checks, cash items and internal revenue account	382 50	55 12	3,366 82	131 38
Totals.....	\$613,246 45	\$613,752 10	\$592,090 36	\$594,293 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,680 85	11,535 75	14,708 37	11,972 24
Dividends unpaid.....	50 00			
Commercial deposits subject to check.....	191,938 94	212,170 53	197,520 68	204,880 65
Commercial certificates of deposit.....	8,858 26	8,180 74	5,455 70	1,967 99
Due to banks and bankers.....	238 41	325 12	663 20	
Certified checks.....	200 00	200 00	200 00	
Cashier's checks outstanding.....				
Savings deposits.....	69,033 45	78,837 41	81,144 99	101,965 45
Savings certificates of deposit.....	272,336 54	243,502 55	233,397 42	213,487 17
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$613,246 45	\$613,752 10	\$592,090 36	\$594,293 50

No. 76.

FARMERS' AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

JOHN ROBINSON, *President*; R. M. JONES, *Vice President*; CHAS. FOSTER, *Cashier*;
JAMES M. ROSE, *Assistant Cashier*.

DIRECTORS.—R. M. Jones, W. P. Robbins, O. B. Hipp, Edward I. Brant, Robert H. Sherwood, John Robinson, William Stewart, A. J. Klidd, H. M. Olney, Charles Foster, Thomas L. Wilkinson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$586,053 18	\$633,199 31	\$605,930 61	\$631,152 57
Bonds, mortgages and securities.....	143,972 14	146,372 14	142,952 52	151,372 52
Premiums paid on bonds.....	1,227 84	700 00	700 00	700 00
Overdrafts.....	89 06	242 20	150 01	242 14
Banking house.....	7,000 00	7,000 80	7,000 00	7,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate Due from other banks and bankers (not reserve cities).....	2,445 38	1,311 90	2,884 87	3,355 86
Items in transit.....				
United States bonds.....	13,700 00	7,700 00	7,700 00	7,700 00
Due from banks in reserve cities.....	361,926 63	299,061 99	298,605 07	328,641 62
Exchanges for clearing house.....	1,078 28	511 56	160 30	620 64
U. S. and National bank currency.....	55,821 00	42,943 00	57,244 00	63,511 00
Gold coin.....	33,650 00	25,225 00	26,305 00	39,180 00
Silver coin.....	8,242 50	6,321 65	3,811 95	10,826 20
Nickels and cents.....	701 01	570 85	336 40	505 14
Checks, cash items and internal revenue account	486 24	961 91	1,040 68	8 78
Totals.....	\$1,223,393 36	\$1,179,141 51	\$1,161,821 41	\$1,251,816 47
Liabilities.				
Capital stock paid in.....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund.....	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits, less current expenses, interest and taxes paid.....	13,587 16	16,441 18	22,806 72	17,219 18
Dividends unpaid.....				
Commercial deposits subject to check.....	347,330 02	314,692 88	294,185 52	353,602 11
Commercial certificates of deposit.....	18,644 46	35,404 68	54,907 13	23,889 23
Due to banks and bankers.....	120,701 82	120,162 29	115,131 47	162,316 84
Certified checks.....			500 00	579 83
Cashier's checks outstanding.....	184 00	89 00	89 68	1,042 00
Savings deposits.....	221,735 93	222,367 40	229,795 09	224,377 19
Savings certificates of deposit.....	313,709 97	282,484 08	256,905 80	281,290 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,223,393 36	\$1,179,141 51	\$1,161,821 41	\$1,251,816 47

No. 259.

BIG RAPIDS SAVINGS BANK, BIG RAPIDS.

Organized May 1, 1902.

W. N. FERRIS, *President*; C. D. CARPENTER, *Vice President*; LEROY WILL, *Cashier*.

DIRECTORS.—W. N. Ferris, William Batson, C. D. Carpenter, T. H. Coughlin, E. C. Newcombe, S. J. Throp, J. J. Henderson, A. K. Hanchett, A. Broomfield, J. K. Brower, W. F. Quirk.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$109,663 22	\$108,907 83	\$121,946 54	\$130,948 26
Bonds, mortgages and securities.....	64,279 33	67,469 51	72,579 36	73,995 45
Premiums paid on bonds.....				
Overdrafts.....	136 91	49 91	21 ¹ 42	8 34
Banking house.....				
Furniture and fixtures.....	1,745 44	1,745 44	1,745 44	1,900 94
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		511 50	55 43	278 19
United States bonds.....				
Due from banks in reserve cities.....	28,913 87	32,085 93	28,849 87	20,852 77
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,552 00	8,220 00	10,496 00	9,539 00
Gold coin.....	1,957 50	1,830 00	1,615 00	1,475 00
Silver coin.....	1,591 70	1,714 10	1,511 00	1,515 25
Nickels and cents.....	108 11	72 94	101 06	184 90
Checks, cash items and internal revenue account	611 40	254 40	363 78	344 15
Totals.....	\$219,556 48	\$222,801 56	\$230,286 12	\$241,102 25
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,772 11	3,331 15	2,783 85	2,706 46
Dividends unpaid.....				
Commercial deposits subject to check.....	47,490 90	44,931 06	51,055 79	39,722 15
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....			500 00	150 00
Cashier's checks outstanding.....	74 60	21 95	21 24	135 63
Savings deposits.....	119,663 93	125,845 19	133,403 43	145,818 75
Savings certificates of deposit.....	22,556 94	20,672 21	23,521 81	24,069 26
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$219,556 48	\$222,801 56	\$230,286 12	\$241,102 25

STATE BANKING DEPARTMENT.

No. 248.

CITIZENS' STATE BANK, BIG RAPIDS.

Organized September 28, 1901.

E. W. HUDNUTT, *President*; G. A. WRIGHT, *Vice President*; D. C. MORRILL, *Cashier*;
F. A. ASHLEY, *Assistant Cashier*.

DIRECTORS.—E. W. Hudnutt, Wm. Hugh, W. E. Darrah, G. F. Fairman, Jos. Barton, G. A. Wright,
W. T. Dodge, D. C. Morrill, W. E. Baille, F. E. Hood, C. W. Doe.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$203,467 99	\$247,696 76	\$264,704 34	\$283,842 89
Bonds, mortgages and securities.....	82,102 57	81,662 57	87,222 57	85,797 57
Premiums paid on bonds.....				
Overdrafts.....	51 25	265 27	26 25	631 16
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	10,194 84	4,497 40	2,329 47	5,414 33
United States bonds.....				
Due from banks in reserve cities.....	148,442 10	101,846 57	95,231 56	50,966 54
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,527 00	13,685 00	15,150 00	10,802 00
Gold coin.....	6,710 00	8,560 00	5,395 00	8,201 00
Silver coin.....	5,445 50	4,531 50	3,461 35	2,673 50
Nickels and cents.....	494 71	478 97	346 46	266 20
Checks, cash items and internal revenue account	4,686 20	2,741 00	1,117 10	921 32
Totals.....	\$483,522 16	\$477,385 64	\$486,384 10	\$469,516 51
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,600 00	5,600 00	5,600 00	6,100 00
Undivided profits, less current expenses, interest and taxes paid.....	11,462 53	12,798 89	14,497 31	12,915 33
Dividends unpaid.....				
Commercial deposits subject to check.....	202,452 69	189,655 78	183,997 79	180,230 57
Commercial certificates of deposit.....	2,843 54	2,967 26	3,225 86	2,672 44
Due to banks and bankers.....	56 20	1,007 08	279 51	
Certified checks.....	616 00	116 00	116 00	2,016 00
Cashier's checks outstanding.....	7 97	104 97	8 73	12 24
Savings deposits.....	52,616 49	55,941 64	56,471 88	65,532 92
Savings certificates of deposit.....	157,866 74	159,194 02	170,187 02	170,037 01
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$483,522 16	\$477,385 64	\$486,384 10	\$469,516 51

STATE BANKS OF MICHIGAN.

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No. 163.

THE BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

A. D. ELLIS, *President*; Wm. ROTHFUSS, *Vice President*; L. H. ROTHFUSS, *Cashier*.

DIRECTORS.—A. D. Ellis, A. D. Gilmore, Geo. F. Ford, H. B. Hathaway, Wm. Rothfuss, Geo. W. Davenport.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$140,883 92	\$137,279 52	\$111,427 79	\$104,491 99
Bonds, mortgages and securities.....	84,666 78	78,206 78	80,551 78	99,591 78
Premiums paid on bonds.....				
Overdrafts.....	100 73	38 71	1,934 92	525 91
Banking house.....	5,432 65	5,432 65	5,432 65	5,432 65
Furniture and fixtures.....	2,317 35	2,317 35	2,317 35	2,317 35
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	49,754 54	19,057 57	32,501 23	42,242 61
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,294 00	7,870 00	6,935 00	7,975 00
Gold coin.....	5,050 00	5,150 00	4,650 00	5,000 00
Silver coin.....	927 60	603 35	1,470 20	1,347 50
Nickels and cents.....	101 10	55 54	48 29	54 60
Checks, cash items and internal revenue account	4,822 76	2,799 53	179 70	60 75
Totals.....	\$302,451 43	\$256,811 00	\$247,448 91	\$269,040 14
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	925 00	925 00		
Undivided profits, less current expenses, interest and taxes paid.....	2,580 27	3,850 24	4,955 02	4,439 31
Dividends unpaid.....				
Commercial deposits subject to check.....	39,809 44	25,077 45	29,971 58	29,331 67
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	157,298 98	140,376 14	137,799 07	160,002 42
Savings certificates of deposit.....	55,837 74	48,562 17	44,728 24	45,266 74
Guarantee fund.....	20,000 00	20,000 00	10,000 00	10,000 00
Notes and bills rediscounted.....				
Bills payable.....	6,000 00			
Totals.....	\$302,451 43	\$256,811 00	\$247,448 91	\$269,040 14

STATE BANKING DEPARTMENT.

No. 221.

THE JIPSON-CARTER STATE BANK, BLISSFIELD.

Organized March 1, 1900.

W. C. JIPSON, *President*; C. E. HOWLAND, J. J. WALPER, *Vice Presidents*; C. L. KING, *Cashier*.

DIRECTORS.—W. C. Jipson, C. E. Howland, J. C. Holt, W. F. Rodgers, H. E. Morrow, J. J. Walper, John Ickler, R. M. Eccles, C. L. King, S. C. Fairbanks.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$188,037 54	\$192,301 75	\$179,446 98	\$219,715 94
Bonds, mortgages and securities.....	135,778 92	142,280 11	157,680 11	155,812 49
Premiums paid on bonds.....	149 07	148 27	148 27	131 85
Overdrafts.....	600 50	276 37	266 50	1,004 02
Banking house.....	5,697 95	5,697 95	5,697 95	5,697 95
Furniture and fixtures.....	4,097 14	4,097 14	4,097 14	4,097 14
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	56,758 54	52,979 90	66,211 29	55,242 32
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,675 00	9,163 00	8,781 00	10,780 00
Gold coin.....	8,600 00	9,000 00	10,000 00	7,000 00
Silver coin.....	1,600 00	1,490 00	1,884 00	1,740 00
Nickels and cents.....	243 33	114 72	57 49	337 75
Checks, cash items and internal revenue account	424 64	1,096 59	6,939 71	1,701 05
Totals.....	\$412,662 63	\$418,645 80	\$441,210 44	\$466,240 51
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,213 38	9,340 17	11,286 44	10,800 14
Dividends unpaid.....		100 00	100 00	
Commercial deposits subject to check.....	50,227 71	39,238 14	46,522 03	50,332 10
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	233,864 40	239,677 05	242,833 00	249,244 70
Savings certificates of deposit.....	88,357 14	100,290 44	110,468 97	125,863 57
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$412,662 63	\$418,645 80	\$441,210 44	\$466,240 51

No. 256.

BOYNE CITY STATE BANK, BOYNE CITY.

Organised January 23, 1902.

W. H. WHITE, *President*; W. S. SHAW, *Vice President*; S. C. SMITH, *Cashier*;
R. W. WIGLE, *Assistant Cashier*.DIRECTORS.—W. H. White, W. S. Shaw, W. H. Mathews, Thomas White, S. C. Smith, Chalmers Curtis,
P. F. McIntire.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$165,712 10	\$166,627 57	\$180,499 96	\$181,343 21
Bonds, mortgages and securities.....	37,463 06	42,920 45	44,713 93	50,156 11
Expenses, interest and taxes paid.....				253 31
Premiums paid on bonds.....				
Overdrafts.....	4 77	517 45	376 06	35 52
Banking house.....	12,500 00	12,500 00	12,500 00	20,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	25 62	2,064 02	244 04	246 18
United States bonds.....				
Due from banks in reserve cities.....	43,205 84	30,230 99	112,932 34	23,696 11
Exchanges for clearing house.....				
U. S. and National bank currency.....	11,826 00	9,443 00	3,680 00	11,644 00
Gold coin.....	1,690 00	2,935 00	10,235 00	5,190 00
Silver coin.....	2,534 60	1,739 35	1,396 85	1,788 75
Nickels and cents.....	326 05	85 52	156 93	354 33
Checks, cash items and internal revenue account			575 02	874 24
Totals.....	\$276,288 04	\$270,063 35	\$368,310 13	\$305,571 76
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	966 30	875 96	2,892 85	
Dividends unpaid.....				
Commercial deposits subject to check.....	110,030 33	104,961 52	176,962 70	96,891 26
Commercial certificates of deposit.....				
Due to banks and bankers.....	394 27	341 48		
Certified checks.....			73 20	
Cashier's checks outstanding.....				
Savings deposits.....	58,185 39	63,012 00	59,932 11	63,592 43
Savings certificates of deposit.....	76,711 75	70,852 39	98,449 27	90,088 07
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$276,288 04	\$270,063 35	\$368,310 13	\$305,571 76

No. 187.

FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 7, 1896.

JAS. B. CRAWFORD, *President*; W. O. WATSON, ADAM JOHNSTONE, *Vice Presidents*; ALF. F. CRAWFORD, *Cashier*; ALVA BONESTEEL, *Assistant Cashier*.

DIRECTORS.—JAS. B. Crawford, W. O. Watson, L. Waggoner, Adam Johnstone, C. Peterman, John Mitchell, Jr., James P. Gibbs, Alf. F. Crawford, Thos. Crawford.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$69,963 61	\$69,711 67	\$75,263 07	\$81,461 86
Bonds, mortgages and securities.....	30,950 47	34,344 47	41,951 81	44,071 81
Premiums paid on bonds.....				
Overdrafts.....	431 11	1,863 37	563 00	925 16
Banking house.....	1,219 40	1,219 40	1,219 40	1,219 40
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	10,003 80	11,561 81		
Items in transit.....				591 86
United States bonds.....				
Due from banks in reserve cities.....	40,960 82	22,823 11	26,821 36	15,563 72
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,369 00	4,048 00	1,947 00	2,952 00
Gold coin.....	2,690 00	2,780 00	4,270 00	4,339 00
Silver coin.....	1,818 70	1,512 95	1,602 25	1,731 90
Nickels and cents.....	195 37	144 74	123 57	121 94
Checks, cash items and internal revenue account.....		322 94	311 11	89 87
Totals.....	\$167,122 28	\$151,832 46	\$155,572 57	\$154,579 52
Liabilities.				
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	555 78	1,350 89	1,121 30	1,363 42
Dividends unpaid.....				
Commercial deposits subject to check.....	51,115 19	34,703 52	31,469 49	32,224 29
Commercial certificates of deposit.....	301 58	301 58	301 58	206 58
Due to banks and bankers.....				
Certified checks.....	500 00	500 00		
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	83,649 73	83,976 47	91,680 20	89,765 23
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$167,122 28	\$151,832 46	\$155,572 57	\$154,579 52

No. 312.

THE CULVER STATE BANK, BROOKLYN.

Organized May 18, 1905.

W. S. CULVER, *President*; W. F. PARKER, *Vice President*; A. E. SHEKELL, *Cashier*.

DIRECTORS.—W. S. Culver, W. F. Parker, James H. Loomis, J. W. Pierce, W. V. Roberson, J. G. Palmer, Allen W. Dunn, Francis M. Richardson, Frank H. Brown.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$58,908 68	\$60,042 12	\$68,891 65	\$73,531 52
Bonds, mortgages and securities.....	52,660 72	51,625 72	50,632 72	54,637 00
Premiums paid on bonds.....				
Overdrafts.....	387 24	543 26	499 05	200 61
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	24,385 70	29,849 80	20,706 64	23,260 30
Exchanges for clearing house.....	434 79	814 33	569 47	1,159 09
U. S. and National bank currency.....	3,336 00	2,477 00	3,563 00	4,960 00
Gold coin.....	2,930 00	2,020 00	2,570 00	2,960 00
Silver coin.....	197 55	733 55	66 30	541 70
Nickels and cents.....	59 96	57 28	34 70	22 04
Checks, cash items and internal revenue account	734 28	1,288 81	1,067 84	117 97
Totals.....	\$152,494 92	\$157,901 87	\$157,000 87	\$169,790 23
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,863 05	2,677 95	3,285 92	559 01
Dividends unpaid.....				
Commercial deposits subject to check.....	32,903 76	32,436 62	29,870 03	33,323 82
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	91,728 11	96,787 30	97,844 92	106,907 40
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$152,494 92	\$157,901 87	\$157,000 87	\$169,790 23

STATE BANKING DEPARTMENT.

No. 310.

THE FARMERS' STATE BANK OF BROOKLYN, BROOKLYN.

Organized April 22, 1905.

E. J. ENNIS, *President*; H. A. LADD, *Vice President*; E. F. HORNING, *Cashier*.

DIRECTORS.—E. J. Ennis, H. A. Ladd, T. B. Halladay, Jas. H. Loomis, C. L. Vaughan, Chas. Atkinson, J. M. Horning, L. A. Watts, E. N. Palmer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$45,451 54	\$40,773 11	\$50,019 84	\$50,513 91
Bonds, mortgages and securities.....	28,760 00	28,960 00	44,110 00	43,005 00
Premiums paid on bonds.....				
Overdrafts.....	10 00	31	1 00	
Banking house.....				
Furniture and fixtures.....	1,913 00	1,913 00	1,913 00	1,913 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	16,152 03	17,865 97	19,489 17	11,186 75
Exchanges for clearing house.....		960 21	23 55	30 00
U. S. and National bank currency.....	3,411 00	2,130 00	4,181 00	4,976 06
Gold coin.....	1,265 00	1,115 00	905 00	1,035 00
Silver coin.....	728 65	610 25	688 30	703 90
Nickels and cents.....	88 37	93 33	85 19	70 44
Checks, cash items and internal revenue account.....	9 68			
Totals.....	\$97,789 27	\$104,441 18	\$121,416 05	\$122,434 00
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	745 84	964 20	1,606 96	1,564 06
Dividends unpaid.....				
Commercial deposits subject to check.....	11,832 24	11,676 66	10,520 61	10,312 66
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	20,499 80	25,643 91	31,670 18	33,442 97
Savings certificates of deposit.....	40,211 39	41,156 41	52,618 28	52,114 31
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$97,789 27	\$104,441 18	\$121,416 05	\$122,434 00

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

JAMES L. BENEDICT, *President*; J. E. CAMPBELL, *Vice President*; CHARLES NOBLE, *Cashier*.

DIRECTORS.—James L. Benedict, Charles Noble, Hugh McNair, D. C. Merrill, John P. Niggeman, Jr., A. E. Sleeper, J. E. Campbell.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$114,205 14	\$117,093 28	\$110,866 14	\$120,058 21
Bonds, mortgages and securities.....	15,787 50	13,657 50	15,957 50	16,407 50
Premiums paid on bonds.....				
Overdrafts.....	138 19	27 91	265 76	657 00
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,600 00	1,600 00	1,600 00	1,600 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	804 38	217 08	449 87	
United States bonds.....				
Due from banks in reserve cities.....	29,883 36	20,292 92	17,836 54	15,943 95
Exchanges for clearing house.....		551 62	572 51	209 94
U. S. and National bank currency.....	3,949 00	8,075 00	7,984 00	3,545 00
Gold coin.....	4,565 00	4,660 00	3,275 00	4,000 00
Silver coin.....	637 25	690 90	497 05	828 35
Nickels and cents.....	264 24	354 96	326 97	118 88
Checks, cash items and internal revenue account	54 61	4 73	6 35	
Totals.....	\$176,056 67	\$171,425 90	\$163,837 09	\$167,568 83
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	350 74	1,360 08	1,429 12	1,860 38
Dividends unpaid.....				
Commercial deposits subject to check.....	28,122 35	25,547 80	20,908 65	15,840 58
Commercial certificates of deposit.....	84,703 94	84,447 76	77,812 83	80,742 14
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	3,385 14	1,716 18	2,666 54	3,047 41
Savings deposits.....	29,494 50	28,354 08	31,020 55	26,078 37
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$176,056 67	\$171,425 90	\$163,837 09	\$167,568 83

No. 253.

CITIZENS' STATE SAVINGS BANK, BROWN CITY.

Organized January 8, 1902.

JOHN J. KEARNS, *President*; HUGH J. MCPHEE, *Vice President*; JOHN M. MORRIS, *Cashier*;
HUGH McLEOD, *Assistant Cashier*.

DIRECTORS.—ohn J. Kearns, Hugh J. McPhee, L. H. Howse, John W. Weed, Daniel Webster, Harvey Tappan, John M. Morris.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$91,256 50	\$91,571 67	\$105,639 45	\$111,647 75
Bonds, mortgages and securities.....	46,618 51	49,618 51	50,657 03	50,257 03
Premiums paid on bonds.....				
Overdrafts.....	108 55	251 90	103 24	82 38
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,850 00	1,850 00	1,850 00	1,850 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	5,555 88	3,740 68	3,821 21	341 12
United States bonds.....				
Due from banks in reserve cities.....	39,952 90	38,345 60	31,482 17	35,543 79
Exchanges for clearing house.....	100 46	47 65	2 64	201 14
U. S. and National bank currency.....	5,148 00	5,854 00	6,668 00	7,120 00
Gold coin.....	2,075 00	2,225 00	2,490 00	2,770 00
Silver coin.....	1,372 60	1,431 35	1,139 75	1,521 80
Nickels and cents.....	164 79	204 87	217 95	205 45
Checks, cash items and internal revenue account				
Totals.....	\$199,205 19	\$200,141 23	\$209,071 44	\$216,540 46
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	625 67	688 28	714 05	879 31
Dividends unpaid.....				
Commercial deposits subject to check.....	22,912 08	22,178 13	19,692 08	12,649 59
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	1,273 26	129 28	758 20	246 77
Savings deposits.....	78,091 31	80,027 20	89,238 29	99,310 38
Savings certificates of deposit.....	66,302 87	67,118 34	68,668 82	73,454 41
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$199,205 19	\$200,141 23	\$209,071 44	\$216,540 46

STATE BANKS OF MICHIGAN.

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No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

H. P. MOWRY, *President*; J. E. WATSON, S. H. HOGLE, *Vice Presidents*;
H. C. KAAS, *Cashier*.DIRECTORS.—H. P. Mowry, J. S. Sheneman, C. J. Holmes, M. F. Smith, Wm. Mallow, J. E. Watson,
S. H. Hogle,

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$35,864 04	\$40,623 26	\$45,656 00	\$47,566 51
Bonds, mortgages and securities.....	60,221 95	62,628 95	63,723 95	61,583 95
Premiums paid on bonds.....				
Overdrafts.....	470 28	176 64	62 89	287 96
Banking house.....	3,304 07	3,304 07	3,304 07	3,304 07
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....		3,730 00	3,730 00	3,730 00
Due from other banks and bankers (not reserve cities).....			12,000 00	12,000 00
Items in transit.....				
United States bonds.....	500 00	500 00	500 00	500 00
Due from banks in reserve cities.....	21,805 37	33,817 32	18,532 90	15,385 97
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,603 00	4,755 00	6,176 00	3,946 00
Gold coin.....	1,170 00	1,515 00	1,070 00	1,095 00
Silver coin.....	784 80	536 20	763 65	292 95
Nickels and cents.....	65 24	74 51	77 86	80 38
Checks, cash items and internal revenue account	194 21	3,905 00	282 20	51 61
Totals.....	\$131,882 96	\$157,465 95	\$157,779 52	\$151,724 40
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,650 00
Undivided profits, less current expenses, interest and taxes paid.....	1,641 75	1,743 42	2,167 61	1,837 52
Dividends unpaid.....	175 00	21 00	14 00	38 00
Commercial deposits subject to check.....	17,672 62	26,473 14	25,990 99	23,628 77
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	95,893 59	112,728 39	113,106 92	109,570 11
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$131,882 96	\$157,465 95	\$157,779 52	\$151,724 40

STATE BANKING DEPARTMENT.

No. 313.

STATE BANK OF BYRON, BYRON.

Organized June 7, 1905.

L. C. KANOUSE, *President*; WM. HARPER, *Vice President*;
F. WM. NOTHNAGEL, *Cashier*.

DIRECTORS.—L. C. KANOUSE, W. F. Close, Chas. A. Fritz, W. B. Schad, John Graham, Fred J. Northway,
Wm. Harper, Seward Chaffee, F. E. Close.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$65,961 49	\$64,452 16	\$67,961 26	\$81,998 04
Bonds, mortgages and securities.....	12,091 00	17,553 93	18,143 93	19,300 03
Premiums paid on bonds.....	87 88			
Overdrafts.....	16 20	146 15	931 36	90 93
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,525 00	1,525 00	1,525 00	1,525 00
Other real estate.....		40 40		
Due from other banks and bankers (not reserve cities).....			12,448 87	4,385 65
Items in transit.....			1,100 00	600 00
United States bonds.....				
Due from banks in reserve cities.....	33,847 68	27,744 86	12,606 06	21,577 48
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,541 00	6,611 00	6,277 00	3,774 00
Gold coin.....	2,015 00	870 00	1,105 00	1,250 00
Silver coin.....	392 00	408 20	810 20	710 00
Nickels and cents.....	156 79	187 31	170 21	83 76
Checks, cash items and internal revenue account				69 37
Totals.....	\$122,634 04	\$121,539 01	\$125,078 89	\$137,364 26
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....		248 00	1,324 03	377 99
Dividends unpaid.....				
Commercial deposits subject to check.....	20,699 08	11,934 24	12,075 65	12,177 61
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	80,934 96	88,356 77	90,679 21	102,808 66
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$122,634 04	\$121,539 01	\$125,078 89	\$137,364 26

No. 181.

THE CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

FRANK J. COBBS, *President*; SOLOMON W. KRAMER, *Vice President*;
HENRY KNOWLTON, *Cashier*.

DIRECTORS.—Frank J. Cobbs, S. W. Kramer, W. W. Mitchell, D. F. Diggins, Joseph Murphy, Fred L. Reed, Geo. F. Williams.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$970,459 84	\$956,656 14	\$704,505 02	\$658,284 31
Bonds, mortgages and securities.....	257,040 80	295,251 52	279,096 80	300,130 20
Premiums paid on bonds.....				
Overdrafts.....	5,470 47	1,144 84	4,910 76	1,971 16
Banking house.....	19,500 00	19,500 00	19,500 00	19,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	5,171 62	6,191 32	4,628 09	3,553 16
United States bonds.....	20,000 00	20,000 00	20,000 00	20,000 00
Due from banks in reserve cities.....	218,510 95	249,800 43	187,030 74	179,201 91
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,569 00	11,504 00	7,663 00	12,796 00
Gold coin.....	63,425 00	63,675 00	64,705 00	57,800 00
Silver coin.....	4,550 00	3,499 60	5,168 25	3,521 00
Nickels and cents.....	1,575 64	1,169 46	1,198 11	1,284 67
Checks, cash items and internal revenue account	5,428 17	3,845 06	5,161 71	988 55
Totals.....	\$1,585,719 49	\$1,634,237 37	\$1,305,587 48	\$1,260,530 96
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,342 84	13,650 36	14,722 73	6,031 74
Dividends unpaid.....	6,030 00	1,524 00	84 00	3,360 00
Commercial deposits subject to check.....	379,659 82	378,995 81	458,935 75	370,363 73
Commercial certificates of deposit.....	58 98	58 98	58 98	58 98
Due to banks and bankers.....	11,161 62	17,189 02	13,227 49	9,155 35
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	217,212 96	223,561 67	230,843 96	235,628 10
Savings certificates of deposit.....	863,253 27	899,257 53	487,714 57	510,933 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,585,719 49	\$1,634,237 37	\$1,305,587 48	\$1,260,530 96

STATE BANKING DEPARTMENT.

No. 261.

PEOPLE'S SAVINGS BANK OF CADILLAC, MICHIGAN, CADILLAC.

Organized June 17, 1902.

E. J. HAYNES, *President*; CHARLES H. DRURY, *Vice President*; GEORGE CHAPMAN, *Cashier*;
SAMUEL H. MERRITT, JOHN P. WILCOX, H. BALLOU, *Auditors*.

DIRECTORS.—E. J. Haynes, H. Ballou, Samuel H. Merritt, Orange Webster, James English, Chas. H. Drury, John P. Wilcox, James Mather, George Chapman,

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$156,015 97	\$183,781 31	\$211,770 83	\$185,863 06
Bonds, mortgages and securities.....	130,265 17	132,182 57	132,121 73	128,324 50
Premiums paid on bonds.....				
Overdrafts.....	15 48	481 67	354 33	105 53
Banking house.....	25,882 33	28,017 23	19,513 97	37,436 24
Furniture and fixtures.....	1,930 00	1,930 00	1,930 00	2,512 64
Other real estate.....			13,000 00	
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,420 08	3,612 55	2,644 60	
United States bonds.....				
Due from banks in reserve cities.....	53,842 82	56,047 03	35,726 05	43,948 21
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,110 00	5,367 00	12,618 00	14,722 00
Gold coin.....	14,175 00	14,660 00	14,975 00	15,040 00
Silver coin.....	2,236 50	2,446 45	1,342 40	1,387 20
Nickels and cents.....	210 30	263 83	187 26	234 67
Checks, cash items and internal revenue account	1,196 68	1,258 28	1,470 97	431 05
Totals.....	\$397,300 33	\$432,047 92	\$447,655 14	\$430,005 10
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	15,514 75	15,236 43	15,998 78	658 27
Dividends unpaid.....				
Commercial deposits subject to check.....	153,416 00	174,100 66	182,256 55	127,678 84
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	60,176 39	64,156 89	67,438 06	84,058 69
Savings certificates of deposit.....	103,193 19	113,551 94	116,961 75	123,609 30
Notes and bills rediscounted.....				
Bills payable.....				10,000 00
Totals.....	\$397,300 33	\$432,047 92	\$447,655 14	\$430,005 10

No. 291.

THE STATE BANK OF CALEDONIA, CALEDONIA, MICHIGAN.

Organized June 11, 1904.

CHARLES RICE, *President*; JOHN T. SMITH, JOHN R. PROCTOR, *Vice Presidents*; JOHN T. SMITH, *Cashier*; J. CLIFFORD PROCTOR, *Assistant Cashier*.

DIRECTORS.—Charles Rice, Isaac G. Wenger, Geo. W. Pickett, John T. Smith, Frank E. Campau, John R. Proctor.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$53,234 80	\$62,354 35	\$68,002 98	\$70,745 32
Bonds, mortgages and securities.....	63,911 85	65,161 85	64,771 85	65,021 85
Premiums paid on bonds.....				
Overdrafts.....	68 32	107 80	53 04	69 10
Banking house.....				
Furniture and fixtures.....	500 00	700 00	700 00	700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,000 00			
United States bonds.....				
Due from banks in reserve cities.....	15,481 15	13,559 48	11,454 56	11,904 81
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,250 00	3,601 00	5,614 00	6,132 00
Gold coin.....	845 00	1,000 00	485 00	940 00
Silver coin.....	1,750 00	2,278 60	975 20	1,114 15
Nickels and cents.....	57 47	82 09	70 64	72 96
Checks, cash items and internal revenue account.....	20 61	117 00		
Totals.....	\$142,119 20	\$148,962 17	\$152,127 27	\$156,700 19
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	800 00	800 00	800 00	1,050 00
Undivided profits, less current expenses, interest and taxes paid.....	321 15	1,394 17	2,633 13	902 52
Dividends unpaid.....	35 00			
Commercial deposits subject to check.....	15,429 93	21,078 34	16,307 36	17,541 18
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	39,133 75	42,035 72	39,438 60	44,216 22
Savings certificates of deposit.....	66,399 37	63,652 93	72,948 18	72,990 27
Profit and loss.....		1 01		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$142,119 20	\$148,962 17	\$152,127 27	\$156,700 19

No. 336.

CALUMET STATE BANK, CALUMET.

Organized April 23, 1906.

JOSEPH W. SELDEN, *President*; THOMAS HOATSON, EDWARD ULSETH, *Vice Presidents*;
SELDEN B. CRARY, *Cashier*.

DIRECTORS.—Thomas Hoatson, Charles A. Anderson, William C. Kinsman, Joseph W. Selden, William J. Uren, Edward Ulseth, Joseph Vertin, Thomas Collins, Joseph Bosch, Alexander G. MacLeod.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$147,537 27	\$232,244 90	\$241,654 60	\$213,669 47
Bonds, mortgages and securities.....	17,039 14	21,471 64	22,680 03	30,173 44
Premiums paid on bonds.....				
Overdrafts.....	237 82	256 80	756 80	459 24
Banking house.....	39,202 02	46,023 14	47,636 84	48,799 32
Furniture and fixtures.....	6,634 71	8,488 21	8,488 21	8,734 71
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	11,281 73	7,944 93	952 98	
Items in transit.....		3,588 26	3,780 88	362 33
United States bonds.....				
Due from banks in reserve cities.....	14,831 28	17,801 28	7,063 35	30,551 66
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,681 00	16,038 00	18,665 00	14,629 00
Gold coin.....	6,835 00	1,515 00	2,560 00	525 00
Silver coin.....	2,242 00	1,634 16	1,845 00	3,805 29
Nickels and cents.....	164 61	310 00	145 70	655 00
Checks, cash items and internal revenue account	5,928 16	621 55	1,448 10	5,601 83
Totals.....	\$261,604 74	\$357,937 87	\$357,677 49	\$357,966 29
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	2,414 13	2,729 04	4,018 90	6,771 49
Dividends unpaid.....				
Commercial deposits subject to check.....	111,350 31	215,198 45	193,859 03	160,786 97
Commercial certificates of deposit.....	25,244 75	1,319 75	10,480 42	
Due to banks and bankers.....				
Certified checks.....		22 84		
Cashier's checks outstanding.....				
Savings deposits.....	21,595 55	37,667 79	43,411 20	61,257 83
Savings certificates of deposit.....	1,000 00	1,000 00	5,907 94	29,150 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$261,604 74	\$357,937 87	\$357,677 49	\$357,966 29

No. 87.

THE MERCHANTS' AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

Corporate existence extended December 4, 1902.

CHARLES BRIGGS, *President*; PETER RUPPE, *First Vice President*; WM. B. ANDERSON, *Second Vice President and Manager*; STEPHEN PAULL, *Cashier*; FRANK J. KOHLHAAS, *Assistant Cashier*.

DIRECTORS.—Charles Briggs, Will A. Childs, Peter Ruppe, Paul P. Roehm, Edward M. Lieblein, James Hoatson, James Chynoweth, John Daniell, Fred Smith, O. J. Larson, W. B. Anderson, Charles W. Niles.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,188,244 12	\$1,455,806 54	\$1,402,880 51	\$1,465,569 64
Bonds, mortgages and securities.....	144,318 20	143,780 20	144,601 55	124,660 07
Premiums paid on bonds.....				
Overdrafts.....	1,365 95	863 66	1,485 05	326 86
Banking house.....				
Furniture and fixtures.....	9,000 00	9,000 00	9,000 00	8,500 00
Other real estate.....	500 00	500 00	500 00	500 00
Due from other banks and bankers (not reserve cities).....	1,040 68	1,512 62	11,168 18	11,313 89
Items in transit.....	1,514 98	60,885 33	615 21	20,440 87
United States bonds.....				
Due from banks in reserve cities.....	1,183,864 99	1,550,433 28	815,613 14	573,365 77
Exchanges for clearing house.....				
U. S. and National bank currency.....	139,388 00	164,221 00	108,775 00	142,940 00
Gold coin.....	67,355 00	68,972 50	68,250 00	68,080 00
Silver coin.....	11,720 60	11,195 20	7,399 40	8,313 40
Nickels and cents.....	364 64	235 41	152 45	371 57
Checks, cash items and internal revenue account	23,891 29	22,306 80	11,086 10	13,918 67
Totals.....	\$2,772,568 45	\$3,489,712 54	\$2,581,516 59	\$2,438,320 74
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid.....	40,955 20	43,981 78	54,678 81	7,725 83
Dividends unpaid.....	1,758 00	330 00	330 00	660 00
Commercial deposits subject to check.....	1,106,270 25	1,882,388 72	989,770 84	876,710 27
Commercial certificates of deposit.....	251,528 02	191,136 89	191,829 79	195,766 79
Due to banks and bankers.....	10,258 32	27,673 15	9,740 39	4,860 51
Certified checks.....	200 00			
Cashier's checks outstanding.....				
Savings deposits.....	1,085,618 87	1,077,847 21	1,073,374 85	1,042,494 70
Savings certificates of deposit.....	25,979 79	16,354 79	11,791 91	10,102 64
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,772,568 45	\$3,489,712 54	\$2,581,516 59	\$2,438,320 74

No. 320.

THE FIRST STATE BANK OF CAMDEN, CAMDEN.

Organized August 24, 1905.

C. B. ALWARD, *President*; W. S. BLAIR, *Vice President*; B. R. ALWARD, *Cashier*;
C. A. CURTISS, *Assistant Cashier*.

DIRECTORS.—C. B. Alward, W. S. Blair, James A. Bates, James McCallum, B. R. Alward.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$46,216 22	\$48,546 03	\$47,014 40	\$48,724 78
Bonds, mortgages and securities.....	34,083 46	34,552 49	37,050 67	45,312 10
Premiums paid on bonds.....				
Overdrafts.....	173 71	299 82	60 57	33 32
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	7,648 06	7,518 85	4,499 33	1,147 21
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	9,866 65	14,442 38	20,540 38	19,072 54
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,287 00	2,869 00	2,308 00	2,166 00
Gold coin.....	1,015 00	1,155 00	1,285 00	1,255 00
Silver coin.....	699 75	274 70	146 85	791 35
Nickels and cents.....	53 86	33 32	32 75	59 99
Checks, cash items and internal revenue account.....		113 75	1 90	
Totals.....	\$102,043 71	\$109,805 34	\$112,948 85	\$118,562 29
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	156 53	616 53	918 94	1,305 22
Dividends unpaid.....				
Commercial deposits subject to check.....	9,225 05	10,657 50	10,610 94	10,853 28
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks,.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	70,662 13	76,531 31	79,418 97	84,403 79
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$102,043 71	\$109,805 34	\$112,948 85	\$118,562 29

No. 208.

THE CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

H. C. SIEGEL, *President*; WALTER SHEARSMITH, *Vice President*; FRANK BURT,
Assistant Cashier.

DIRECTORS.—Fred T. Moore, H. C. Siegel, Walter Shearsmith, H. B. Hitchings, S. H. Moore.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$71,461 82	\$65,121 93	\$81,124 47	\$82,286 90
Bonds, mortgages and securities.....	26,202 61	33,109 09	31,938 00	32,835 67
Premiums paid on bonds.....				
Overdrafts.....	2,635 14	45 47	75 02	369 92
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	6,677 88	2,854 85	3,493 48	5,151 74
United States bonds.....				
Due from banks in reserve cities.....	32,253 28	32,667 25	22,024 53	34,902 70
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,395 00	2,406 00	3,084 00	4,388 00
Gold coin.....	2,010 00	1,675 00	1,885 00	2,097 50
Silver coin.....	199 15	173 00	533 95	521 25
Nickels and cents.....	67 85	87 65	113 43	57 97
Checks, cash items and internal revenue account	201 20	353 69	676 31	185 85
Totals.....	\$145,103 83	\$139,493 93	\$145,948 19	\$163,797 50
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,800 00	1,800 00	1,800 00	1,800 00
Undivided profits, less current expenses, interest and taxes paid.....	389 93	1,623 53	2,652 79	1,452 05
Dividends unpaid.....	63 00			
Commercial deposits subject to check.....	9,065 92	7,378 63	11,275 00	12,423 28
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	76,780 82	76,054 00	76,218 77	85,328 50
Savings certificates of deposit.....	37,024 16	32,637 77	34,001 63	42,793 67
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$145,103 83	\$139,493 93	\$145,948 19	\$163,797 50

No. 303.

STATE SAVINGS BANK OF CARLETON, CARLETON.

Organized December 1, 1904.

JACOB J. LUCKE, *President*; JULIUS E. KAHLBAUM, *Vice President*; HARRY S. GERMAN, *Cashier*;
 ROB. J. MCCORMICK, *Assistant Cashier*.

DIRECTORS.—Jacob J. Lucke, Chas. L. Edwards, Julius E. Kahlbaum, Edwin C. Maxwell, J. E. Ready,
 M. Huttung.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$62,440 33	\$63,704 01	\$58,706 24	\$67,158 34
Bonds, mortgages and securities.....	37,705 00	46,036 00	49,986 00	53,161 00
Premiums paid on bonds.....				
Overdrafts.....	32 01	90 83	16 37	29 36
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	350 00			1,212 75
United States bonds.....				
Due from banks in reserve cities.....	13,633 20	17,429 08	19,040 54	17,469 66
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,792 00	3,117 00	2,970 00	3,950 00
Gold coin.....	1,290 00	1,100 00	1,200 00	900 00
Silver coin.....	686 40	1,098 00	1,160 00	1,019 00
Nickels and cents.....	138 73	152 19	53 00	21 42
Checks, cash items and internal revenue account	140 47	34 78	192 39	20 13
Totals.....	\$126,208 14	\$138,761 89	\$139,324 54	\$150,950 66
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	650 00	650 00	650 00	950 00
Undivided profits, less current expenses, interest and taxes paid.....	1,131 86	1,538 19	1,304 90	1,035 38
Dividends unpaid.....	00 00			
Commercial deposits subject to check.....	20,160 07	22,692 60	24,328 26	29,427 48
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	75,968 70	85,556 06	86,087 25	90,431 78
Savings certificates of deposit.....	8,237 51	8,325 04	6,864 13	9,106 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$126,208 14	\$138,761 89	\$139,324 54	\$150,950 66

No. 287.

THE COMMERCIAL SAVINGS BANK OF CARO, MICHIGAN.

Organized May 14, 1904.

JOHN F. SEELEY, *President*; S. F. CHASE, *Vice President*; LEWIS G. SEELEY, *Cashier*;
SABIN HOOPER, *Assistant Cashier*.

DIRECTORS.—John F. Seeley, S. F. Chase, Lewis G. Seeley, Grant H. Slocum, N. B. Atwood.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$96,088 93	\$98,562 75	\$100,208 78	\$101,649 20
Bonds, mortgages and securities.....	75,403 00	77,030 00	80,088 00	71,841 50
Premiums paid on bonds.....				
Overdrafts.....	68 90	128 28	89 41	570 50
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,423 00	2,423 00	2,423 00	2,423 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	201 24		872 88	
Items in transit.....				506 54
United States bonds.....				
Due from banks in reserve cities.....	39,819 51	40,929 63	25,733 15	15,461 74
Exchanges for clearing house.....	619 50	187 60	897 68	1,631 19
U. S. and National bank currency.....	7,933 00	7,118 00	9,380 00	6,880 00
Gold coin.....	1,905 00	2,925 00	2,395 00	1,640 00
Silver coin.....	461 75	635 25	624 00	764 25
Nickels and cents.....	184 49	129 81	309 92	229 97
Checks, cash items and internal revenue account	544 75	495 27	751 72	506 44
Totals.....	\$235,653 07	\$240,564 59	\$233,773 54	\$214,174 33
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,904 49	3,633 90	4,649 80	2,399 85
Dividends unpaid.....				
Commercial deposits subject to check.....	59,690 89	65,390 11	54,460 15	25,784 02
Commercial certificates of deposit.....	10,382 04	8,455 89	6,473 77	4,785 41
Due to banks and bankers.....	137 50	196 61	129 00	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	26,357 87	27,376 87	29,095 56	30,365 94
Savings certificates of deposit.....	97,680 28	97,011 21	100,465 26	111,839 11
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$235,653 07	\$240,564 59	\$233,773 54	\$214,174 33

No. 286.

THE STATE SAVINGS BANK OF CARO, MICHIGAN.

Organized April 27, 1904.

T. W. ATWOOD, *President*; G. H. SLOCUM, R. B. MCNAIR, *Vice Presidents*; J. M. EALY, *Cashier*; LOUIS WEAN, *Assistant Cashier*; HENRY PARKER, *Auditor*.

DIRECTORS.—T. W. Atwood, G. H. Slocum, R. B. McNair, G. R. Carson, J. M. Ealy, Henry Parker.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$196,951 94	\$183,248 91	\$154,039 89	\$184,475 92
Bonds, mortgages and securities.....	203,506 95	178,447 50	190,441 17	196,089 27
Premiums paid on bonds.....				
Overdrafts.....	540 07	886 38	285 99	236 95
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,000 00	2,700 00	2,700 00	2,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	70,886 76	61,135 00	77,210 71	46,443 22
Exchanges for clearing house.....				
U. S. and National bank currency.....	11,095 00	9,870 00	11,746 00	16,297 00
Gold coin.....	3,030 00	3,750 00	3,580 00	5,145 00
Silver coin.....	1,441 00	1,168 95	582 45	435 50
Nickels and cents.....	310 36	351 95	251 36	221 46
Checks, cash items and internal revenue account	330 37	4,878 52	3,710 78	1,128 60
Totals.....	\$500,092 45	\$456,437 21	\$454,548 35	\$463,172 92
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,863 52	6,738 80	8,485 85	5,880 07
Dividends unpaid.....				
Commercial deposits subject to check.....	164,548 69	128,615 08	125,652 39	133,432 63
Commercial certificates of deposit.....	54,285 19	38,046 91	33,595 83	33,840 47
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	54,019 07	53,903 06	55,264 44	58,532 38
Savings certificates of deposit.....	167,375 98	174,133 36	176,549 84	175,487 37
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$500,092 45	\$456,437 21	\$454,548 35	\$463,172 92

STATE BANKS OF MICHIGAN.

61

No. 72.

STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

E. C. CUMMINGS, *President*; J. W. HALLETT, *Vice President*; IRA CUMMINGS, *Cashier*.

DIRECTORS.—E. C. Cummings, Irvin McCall, J. W. Hallett, John Boyer, Ira Cummings, G. H. Patterson, L. H. Cummings.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$133,308 09	\$149,036 85	\$124,296 23	\$153,075 29
Bonds, mortgages and securities.....	129,275 00	135,368 75	155,362 50	162,562 50
Prmiumts paid on bonds.....				
Overdrafts.....				212 53
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	734 00	537 06		
United States bonds.....				
Due from banks in reserve cities.....	48,087 22	26,255 29	46,634 29	33,830 27
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,161 00	8,420 00	7,719 00	6,086 00
Gold coin.....	5,025 00	5,005 00	5,220 00	5,005 00
Silver coin.....	2,472 25	2,489 00	1,867 20	2,529 90
Nickels and cents.....	151 06	128 75	54 28	43 79
Checks, cash items and internal revenue account	253 93	165 21	412 69	101 00
Totals.....	\$330,477 55	\$332,405 91	\$346,566 19	\$368,446 28
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,377 31	12,782 66	13,666 73	12,822 55
Dividends unpaid.....				
Commercial deposits subject to check.....	46,550 30	36,512 66	31,952 09	37,975 15
Commercial certificates of deposit.....	86 00	86 00	36 00	1 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	238,463 942	248,024 59	265,911 37	282,647 58
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$330,477 55	\$332,405 91	\$346,566 19	\$368,446 28

STATE BANKING DEPARTMENT.

No. 234.

EXCHANGE STATE BANK, CARSONVILLE.

Organized June 20, 1901.

DAVID CROREY, *President*; ELLEN MCCAREN, *Vice President*; W. J. MCCAREN, *Cashier*;
F. O. CROREY, *Assistant Cashier*.

DIRECTORS.—David Crorey, W. J. McCaren, Jane Crorey, Ellen McCaren, Mary McNinch, F. C. Crorey

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$89,949 71	\$97,684 16	\$104,823 67	\$99,371 53-
Bonds, mortgages and securities.....	31,744 02	33,282 02	37,776 97	40,398 85
Premiums paid on bonds.....				
Overdrafts.....	1,337 31	552 93	1,454 26	290 43
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,295 55	1,295 55	1,295 55	1,295 55
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,565 28	990 59		1,134 46
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	48,688 26	53,979 59	53,875 45	68,064 51
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,797 00	6,766 00	8,143 00	4,578 00
Gold coin.....	3,450 00	3,665 00	3,830 00	4,005 00
Silver coin.....	725 35	757 10	647 30	561 90
Nickels and cents.....	71 25	84 65	47 50	51 76
Checks, cash items and internal revenue account	56 13	140 11	63 82	23 48
Totals.....	\$192,179 86	\$200,697 70	\$213,457 52	\$221,275 47
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,300 00	3,300 00	3,300 00	3,400 00
Undivided profits, less current expenses, interest and taxes paid.....	1,309 20	2,044 01	2,030 57	1,112 28
Dividends unpaid.....				
Commercial deposits subject to check.....	49,898 47	53,735 05	66,547 05	64,164 12
Commercial certificates of deposit.....				
Due to banks and bankers.....			268 04	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	117,672 19	121,618 64	121,311 86	132,599 07
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$192,179 86	\$200,697 70	\$213,457 52	\$221,275 47

No. 180.

STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized October 17, 1895.

WM. H. AITKIN, *President*; H. W. SMITH, *Vice President*; A. R. NILES, *Cashier*;
C. J. WALKER, *Assistant Cashier*.DIRECTORS.—Wm. H. Aitkin, Hattie C. Aitkin, Mary C. Richardson, H. W. Smith, Henry Ruttle,
A. R. Niles, M. H. Aitkin.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$137,268 84	\$134,382 27	\$143,163 64	\$149,017 88
Bonds, mortgages and securities.....	45,072 66	50,652 32	55,840 37	56,282 98
Premiums paid on bonds.....				
Overdrafts.....	290 72	946 96	539 96	735 04
Expenses, interest and taxes.....				643 37
Banking house.....	2,998 00	2,998 00	2,998 00	2,998 00
Furniture and fixtures.....	1,774 91	1,769 91	1,759 91	1,744 91
Other real estate.....	2,166 97	1,706 47	1,729 26	1,705 48
Due from other banks and bankers (not reserve cities).....	3,189 43	1,845 61	703 48	14,840 87
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	26,849 75	18,414 46	25,075 33	32,145 31
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,060 00	5,699 00	4,875 00	3,335 00
Gold coin.....	2,935 00	2,915 00	3,280 00	4,060 00
Silver coin.....	1,318 00	608 00	770 00	851 00
Nickels and cents.....	125 39	84 76	156 03	75 81
Checks, cash items and internal revenue account	1,947 20	373 21	667 67	175 62
Totals.....	\$231,016 87	\$222,395 97	\$241,558 65	\$268,611 27
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,620 00	3,620 00	3,620 00	3,920 00
Undivided profits, less current expenses, interest and taxes paid.....	2,019 42	2,305 33	2,871 93	
Dividends unpaid.....				
Commercial deposits subject to check.....	41,149 02	34,179 96	42,035 26	54,276 74
Commercial certificates of deposit.....				
Due to banks and bankers.....				777 83
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	154,228 43	152,290 68	163,031 46	179,636 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$231,016 87	\$222,395 97	\$241,558 65	\$268,611 27

STATE BANKING DEPARTMENT.

No. 343.

THE FIRST STATE BANK OF CENTRAL LAKE, MICH.

Organized June 30, 1906.

C. W. McPHAIL, *President*; JOHN SINALLGAN, *Vice President*; W. S. RICHARDSON, *Cashier*;
HARRY OLMSTEAD, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, John Sinallgan, W. S. Richardson, A. F. Wallbrecht, E. L. Cole.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$50,669 42	\$41,406 38	\$54,009 63	\$59,353 63
Bonds, mortgages and securities.....	9,350 60	7,884 60	11,574 97	14,392 12
Premiums paid on bonds.....				
Overdrafts.....	61 95	69 31	128 72	2 26
Banking house.....	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures.....	1,600 00	1,600 00	1,800 00	1,800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	9,141 13	30,235 13	8,375 36	6,546 72
Exchanges for clearing house.....	376 74		234 64	266 99
U. S. and National bank currency.....	3,050 00	3,240 00	2,795 00	3,627 00
Gold coin.....	1,210 00	1,200 00	1,265 00	1,410 00
Silver coin.....	723 00	651 65	903 75	614 20
Nickels and cents.....	72 54	125 60	155 78	86 15
Checks, cash items and internal revenue account		170 21		
Totals.....	\$79,455 38	\$89,782 88	\$84,442 85	\$91,299 07
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	500 00	500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	180 71	897 58	2,085 11	3,291 82
Dividends unpaid.....				
Commercial deposits subject to check.....	26,904 63	31,651 86	24,191 03	19,019 77
Commercial certificates of deposit.....	21,691 69	26,017 10	25,997 70	36,366 22
Due to banks and bankers.....	644 12	377 11	1,285 56	171 86
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	9,534 23	10,339 23	10,383 45	11,949 40
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$79,455 38	\$89,782 88	\$84,442 85	\$91,299 07

No. 315.

THE CHARLEVOIX STATE SAVINGS BANK, CHARLEVOIX.

Organized June 8, 1905.

F. E. TURRELL, *President*; G. C. GEIKEN, *Vice President*; H. S. HARSHA, *Cashier*.

DIRECTORS.—John Burns, F. E. Turrell, H. L. Iddings, G. C. Geiken, G. W. Crouter, H. S. Harsha, Guy S. Brown.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$52,726 52	\$55,114 44	\$52,746 49	\$60,465 19
Bonds, mortgages and securities.....	15,237 60	14,191 35	15,495 00	16,020 00
Premiums paid on bonds.....				
Overdrafts.....	175 17	86 89	418 33	891 54
Banking house.....				
Furniture and fixtures.....	4,331 17	4,343 17	4,343 17	4,241 17
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				339 04
Items in transit.....				49 26
United States bonds.....				
Due from banks in reserve cities.....	10,705 22	8,086 90	9,931 61	15,424 74
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,689 00	2,655 00	1,787 00	4,141 00
Gold coin.....	1,035 00	1,090 00	900 00	1,365 00
Silver coin.....	2,748 15	2,632 60	2,583 70	743 55
Nickels and cents.....	215 42	279 83	254 45	76 21
Checks, cash items and internal revenue account	1,366 83	1,246 39	759 61	533 79
Totals.....	\$92,230 08	\$89,826 57	\$89,219 36	\$104,400 49
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	200 00	200 00	200 00	400 00
Undivided profits, less current expenses, interest and taxes paid.....	721 26	913 47	1,035 94	387 13
Dividends unpaid.....				3 00
Commercial deposits subject to check.....	33,230 25	26,218 31	28,978 56	32,835 89
Commercial certificates of deposit.....	25,426 27	22,886 61	16,040 94	27,241 85
Due to banks and bankers.....			170 61	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	7,652 30	7,038 18	7,756 31	9,149 46
Savings certificates of deposit.....				
Notes and bills rediscounted.....		7,570 00	10,035 00	9,383 16
Bills payable.....				
Totals.....	\$92,230 08	\$89,826 57	\$89,219 36	\$104,400 49

STATE BANKING DEPARTMENT.

No. 218.

EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 14, 1899.

A. D. BAUGHMAN, *President*; H. G. BARBER, *Vice President*; H. K. JENNINGS, *Cashier*;
C. W. MORRILL, *Assistant Cashier*.DIRECTORS.—A. D. Baughman, H. G. Barber, E. N. Ely, W. B. Otto, Albert Murray, H. K. Jennings,
G. H. Spencer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$124,584 91	\$129,015 97	\$138,146 62	\$173,768 07
Bonds, mortgages and securities.....	135,461 00	140,911 00	138,532 25	138,968 25
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	11,948 94	14,661 34	14,925 25	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	15,236 28	15,245 10	15,270 71	17,817 23
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,556 00	7,540 00	6,541 00	9,539 00
Gold coin.....	5,000 00	5,000 00	5,500 00	5,000 00
Silver coin.....	15 00	36 00	25 00	33 55
Nickels and cents.....	3 64	1 99	1 14	1 27
Checks, cash items and internal revenue account				
Totals.....	\$297,805 77	\$312,411 40	\$318,941 97	\$345,127 37
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,689 54	10,648 17	12,983 65	10,847 08
Dividends unpaid.....	171 00	111 00	69 00	99 00
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				2,900 62
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	149,095 23	159,802 23	164,039 32	187,880 67
Savings certificates of deposit.....	19,850 00	21,850 00	21,850 00	23,400 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$297,805 77	\$312,411 40	\$318,941 97	\$345,127 37

No. 305.

CHEBOYGAN COUNTY SAVINGS BANK, CHEBOYGAN.

Organized January 24, 1905.

JAMES F. MOLONEY, *President*; W. L. MARTIN, *Vice President*; PERCY T. DUDLEY, *Cashier*.

DIRECTORS.—James F. Moloney, W. L. Martin, J. H. Clune, Ward L. Hagadorn, George Annand, S. A. St. Amour, J. O. Pickands, Vet S. Moloney, Geo. E. Frost.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$81,682 43	\$89,648 96	\$108,981 08	\$101,985 93
Bonds, mortgages and securities.....	56,111 50	56,001 50	59,780 00	54,707 50
Premiums paid on bonds.....				
Overdrafts.....	56 37	498 30	786 59	205 78
Banking house.....				
Furniture and fixtures.....	3,921 64	3,921 64	3,922 91	3,922 91
Other real estate Due from other banks and bankers (not reserve cities).....				
Items in transit.....	719 12	1,498 23	684 67	370 45
United States bonds.....				
Due from banks in reserve cities.....	23,077 90	27,427 42	13,374 09	39,007 84
Exchanges for clearing house.....		24 60		
U. S. and National bank currency.....	10,546 00	12,476 00	8,139 00	9,109 00
Gold coin.....	965 00	1,090 00	1,962 50	1,190 00
Silver coin.....	1,590 30	2,144 10	2,634 90	1,905 45
Nickels and cents.....	370 04	381 17	326 56	147 63
Checks, cash items and internal revenue account	1,078 69	609 34	1,352 36	1,159 77
Totals.....	\$180,118 99	\$195,721 26	\$201,944 66	\$213,712 26
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	367 18	367 18	367 18	500 00
Undivided profits, less current expenses, interest and taxes paid.....	533 18	426 14	556 75	2,169 98
Dividends unpaid.....	18 00	12 00		
Commercial deposits subject to check.....	71,001 92	86,128 48	81,908 79	77,174 02
Commercial certificates of deposit.....				
Due to banks and bankers.....			4,338 50	11,328 60
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	25,442 10	28,410 45	28,561 47	30,652 11
Savings certificates of deposit.....	32,756 61	30,377 01	36,211 97	41,887 55
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$180,118 99	\$195,721 26	\$201,944 66	\$213,712 26

STATE BANKING DEPARTMENT.

No. 304.

THE CHEBOYGAN STATE BANK, CHEBOYGAN.

Organized February 11, 1905.

F. SHEPHERD, *President*; WM. P. DEKLYNE, DUDLEY E. WATERS, *Vice Presidents*;
GEO. G. BROWN, *Cashier*.DIRECTORS.—F. Shepherd, Wm. P. DeKlyne, Miles E. Riggs, G. A. Thompson, George G. Brown,
Dudley E. Waters, O. H. Gebhardt, B. A. Cueny, H. A. Blake, G. W. Rittenhouse, F. K. Boggs.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$114,541 05	\$125,670 03	\$142,073 22	\$136,817 97
Bonds, mortgages and securities.....	38,114 68	37,597 22	40,705 07	39,670 82
Premiums paid on bonds.....				
Overdrafts.....	912 63	2,224 59	789 75	700 78
Banking house.....	11,101 47	11,101 47	11,101 47	11,100 00
Furniture and fixtures.....	3,071 36	3,142 98	3,142 98	3,100 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	42 81	6 12	126 17	15 75
United States bonds.....				
Due from banks in reserve cities.....	14,153 21	7,365 92	8,676 58	16,406 64
Exchanges for clearing house.....	4,632 50	4,579 00	691 94	592 80
U. S. and National bank currency.....	7,572 00	7,599 00	8,674 00	10,738 00
Gold coin.....	1,205 00	2,065 00	2,100 00	3,412 50
Silver coin.....	3,310 75	1,196 30	2,086 50	654 80
Nickels and cents.....	180 15	160 79	228 06	44 75
Checks, cash items and internal revenue account.....	86 33	249 10	248 91	422 84
Totals.....	\$198,923 94	\$202,957 52	\$220,644 65	\$223,677 65
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,047 28	1,966 18	2,374 37	1,226 22
Dividends unpaid.....	60 00	30 00		39 00
Commercial deposits subject to check.....	65,246 11	53,307 90	65,933 78	53,362 14
Commercial certificates of deposit.....				
Due to banks and bankers.....		321 39		6,570 08
Certified checks.....		756 30		
Cashier's checks outstanding.....				
Savings deposits.....	27,723 90	30,176 38	26,627 35	32,787 25
Savings certificates of deposit.....	53,846 65	65,398 87	64,609 15	75,692 96
Notes and bills rediscounted.....			10,100 00	2,500 00
Bills payable.....				
Totals.....	\$198,923 94	\$202,957 52	\$220,644 65	\$223,677 65

No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

FRANK P. GLAZIER, *President*; WM. J. KNAPP, JOHN W. SCHENK, *Vice Presidents*; THEO. E. WOOD, *Cashier*; PAUL G. SCHABLE, *Assistant Cashier*.

DIRECTORS.—F. P. Glazier, Wm. J. Knapp, William P. Schenk, John W. Schenk, Adam Eppler, H. I. Stimson, Theo. E. Wood.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$356,052 97	\$405,368 37	\$507,845 50	\$490,195 43
Bonds, mortgages and securities.....	596,107 47	649,813 29	608,796 62	593,613 15
Premiums paid on bonds.....				
Overdrafts.....	257 69	132 72	28 44	1,859 14
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	9,030 09	9,030 09	9,030 09	9,030 09
Other real estate.....	4,800 00	4,800 00	4,800 00	4,800 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from banks in reserve cities.....	169,235 37	113,603 27	104,583 64	96,991 25
Exchanges for clearing house.....	5,707 83	6,295 94	5,445 81	5,234 33
U. S. and National bank currency.....	21,469 00	23,347 00	42,571 00	37,692 00
Gold coin.....	15,600 00	16,072 50	16,432 50	17,602 50
Silver coin.....	1,884 25	1,312 25	1,970 00	1,431 25
Nickels and cents.....	325 55	281 51	329 35	403 93
Checks, cash items and internal revenue account.....		51 19	184 91	51 00
Totals.....	\$1,232,470 22	\$1,282,108 13	\$1,354,017 86	\$1,310,904 07
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	90,000 00	90,000 00	90,000 00	95,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,684 80	16,168 68	23,858 05	15,070 26
Dividends unpaid.....	135 00	50 00	35 00	85 00
Commercial deposits subject to check.....	425,471 85	466,877 46	523,891 09	475,401 49
Commercial certificates of deposit.....	41,371 85	41,538 73	42,401 48	41,664 16
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	757 01			
Savings deposits.....	415,462 07	420,068 04	422,141 35	429,525 34
Savings certificates of deposit.....	146,687 64	147,415 22	151,690 89	154,157 82
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,232,470 22	\$1,282,108 13	\$1,354,017 86	\$1,310,904 07

STATE BANKING DEPARTMENT.

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

H. S. HOLMES, *President*; CHAS. H. KEMPF, *Vice President*; GEO. A. BEGOLE, *Cashier*;
J. L. FLETCHER, *Assistant Cashier*.

DIRECTORS.—R. Kempf, Chas. H. Kempf, H. S. Holmes, C. Klein, Otto D. Luick, Ed. Vogel, Geo. A. BeGole.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts	\$59,321 69	\$64,378 86	\$66,847 65	\$69,119 48
Bonds, mortgages and securities	355,318 02	345,702 21	352,663 79	357,795 38
Premiums paid on bonds	655 41	635 41	671 55	734 36
Overdrafts	3,005 27	1,318 67	3,132 81	1,952 39
Banking house	17,259 72	19,010 59	19,904 89	17,500 00
Furniture and fixtures	1,500 00	5,000 00	5,000 00	5,000 00
Other real estate			5,220 68	5,228 56
Due from other banks and bankers (not reserve cities)	7,625 00	7,100 00	7,100 00	7,100 00
Items in transit			48 10	
United States bonds	5,500 00	5,500 00	5,500 00	2,500 00
Due from banks in reserve cities	33,732 13	36,531 45	40,305 53	40,905 53
Exchanges for clearing house				
U. S. and National bank currency	8,791 00	7,933 00	11,274 00	10,042 00
Gold coin	15,020 00	15,070 00	15,515 00	16,320 00
Silver coin	1,489 85	2,182 85	2,408 60	1,433 50
Nickels and cents	133 51	163 21	178 55	154 32
Checks, cash items and internal revenue account	77 34	171 00	167 94	68 56
Totals	\$509,328 94	\$510,697 25	\$535,939 09	\$535,854 08
Liabilities.				
Capital stock paid in	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	5,361 19	8,023 23	11,692 23	7,062 77
Dividends unpaid				
Commercial deposits subject to check	39,735 83	32,822 57	35,106 88	34,448 45
Commercial certificates of deposit	29,180 91	27,394 06	29,797 23	29,120 45
Due to banks and bankers				
Certified checks		50 00		200 00
Cashier's checks outstanding	132 13	25 00		10 00
Savings deposits	349,439 62	354,841 35	366,946 80	370,127 38
Savings certificates of deposit	30,479 26	32,540 44	37,395 95	39,885 03
Notes and bills rediscounted				
Bills payable				
Totals	\$509,328 94	\$510,697 25	\$535,939 09	\$535,854 08

No. 235.

THE CHESANING STATE BANK, CHESANING.

Organized June 22, 1901.

O. D. CHAPMAN, *President*; M. L. PARSHALL, *Vice President*; F. A. GREENFELDER, *Cashier*;
W. M. MEYER, F. A. CHAPMAN, *Assistant Cashiers*.

DIRECTORS.—O. D. Chapman, F. A. Greenfelder, A. D. Agnew, Geo. M. Peet, A. Cantwell, M. L. Parshall.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$103,950 29	\$109,520 78	\$136,597 95	\$140,131 02
Bonds, mortgages and securities.....	28,196 91	38,223 91	39,948 91	44,473 91
Premiums paid on bonds.....				
Overdrafts.....	270 50	634 52	919 90	1,290 56
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,475 00	1,475 00	1,475 00	1,475 00
Other real estate.....	13,698 04	6,841 56	6,841 56	9,341 56
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,539 45	2,061 87	1,624 08	557 68
United States bonds.....				
Due from banks in reserve cities.....	34,378 41	19,417 84	19,167 21	29,940 91
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,106 00	10,950 00	8,573 00	9,561 00
Gold coin.....	1,425 00	1,760 00	1,960 00	2,125 00
Silver coin.....	2,925 40	3,062 35	1,797 00	1,135 50
Nickels and cents.....	482 54	494 23	457 24	390 93
Checks, cash items and internal revenue account	427 13	227 00	2,870 46	435 69
Totals.....	\$200,378 67	\$202,189 06	\$229,632 31	\$248,378 71
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,900 00	1,900 00	1,900 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,669 86	2,574 73	3,665 94	1,998 33
Dividends unpaid.....	493 50	451 50	451 50	210 00
Commercial deposits subject to check.....	40,415 25	34,715 11	42,326 84	35,883 71
Commercial certificates of deposit.....	115,461 69	121,228 20	131,339 95	146,338 09
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	15,438 37	16,819 52	24,928 06	36,948 56
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$200,378 67	\$202,189 06	\$229,632 31	\$248,378 71

No. 118.

THE CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; WM. WOLSEY, *Vice President*; C. H. SUTHERLAND, *Cashier*.

DIRECTORS.—C. W. Perry, C. H. Sutherland, Wm. Wolsey, L. Wiesman, Carrie L. Stroupe.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$127,065 11	\$133,501 51	\$135,741 95	\$127,658 71
Bonds, mortgages and securities.....	43,842 47	44,869 47	46,395 47	49,840 47
Premiums paid on bonds.....				
Overdrafts.....	608 81	1,835 19	2,291 06	544 92
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate				
Due from other banks and bankers (not reserve cities).....	25,000 00	25,000 00	25,000 00	25,000 00
Items in transit.....	1,112 45	1,384 21	1,174 14	162 35
United States bonds.....				
Due from banks in reserve cities.....	41,752 38	38,868 38	25,477 01	38,447 52
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,007 00	7,872 00	7,872 00	6,876 00
Gold coin.....	2,550 00	1,730 00	2,290 00	2,765 00
Silver coin.....	2,295 25	1,859 70	1,294 75	1,223 35
Nickels and cents.....	94 43	106 23	107 10	184 15
Checks, cash items and internal revenue account	4,253 04	169 03	1,654 32	2,305 10
Totals.....	\$264,280 94	\$263,595 72	\$255,997 80	\$261,707 57
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,166 04	3,540 56	4,606 03	1,614 40
Dividends unpaid.....	50 00	50 00		
Commercial deposits subject to check.....	75,186 80	70,200 54	62,120 52	65,950 06
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	75,414 06	77,158 74	83,485 53	85,684 87
Savings certificates of deposit.....	84,464 04	85,645 88	78,785 72	81,458 24
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$264,280 94	\$263,595 72	\$255,997 80	\$261,707 57

STATE BANKS OF MICHIGAN.

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No. 267.

E. JOSSMAN STATE BANK, CLARKSTON.

Organized November 25, 1902.

MANLEY BOWER, *President*; HARRISON WALTER, *Vice President*; R. E. JOSSMAN, *Cashier*;
C. R. MORRISON, *Assistant Cashier*.DIRECTORS.—Manley Bower, Harrison Walter, Edmund Foster, George F. Gross, Andrew K. Edgar,
R. E. Jossman.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts	\$82,264 25	\$76,037 56	\$70,503 37	\$79,505 81
Bonds, mortgages and securities	60,239 34	57,789 76	66,102 58	62,612 58
Premiums paid on bonds				
Overdrafts	184 05	1,225 27	2,196 59	374 37
Banking house				
Furniture and fixtures	700 00	700 00	700 00	700 00
Expenses and interest	88 81			26 76
Other real estate		236 00	236 00	236 00
Due from other banks and bankers (not reserve cities)	644 99	245 66	530 71	224 55
Items in transit		190 94	1,068 28	
United States bonds				
Due from banks in reserve cities	8,185 62	15,925 41	3,826 32	13,731 50
Exchanges for clearing house				
U. S. and National bank currency	4,619 00	6,467 00	6,113 00	6,567 00
Gold coin	1,832 50	2,282 50	2,247 50	2,552 50
Silver coin	210 40	226 60	269 45	385 30
Nickels and cents	51 93	72 78	22 05	48 65
Checks, cash items and internal revenue account	336 47	246 42	258 77	235 75
Totals	\$159,357 36	\$161,645 90	\$154,083 62	\$167,200 86
Liabilities.				
Capital stock paid in	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	7,250 00
Undivided profits, less current expenses, interest and taxes paid		584 49	1,421 88	
Dividends unpaid				
Commercial deposits subject to check	27,119 49	22,400 17	14,787 34	20,730 80
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	45,028 92	47,063 75	48,099 80	50,023 37
Savings certificates of deposit	57,208 95	65,597 49	63,774 00	69,196 69
Notes and bills rediscounted	4,000 00			
Bills payable				
Totals	\$159,357 36	\$161,645 90	\$154,083 62	\$167,200 86

STATE BANKING DEPARTMENT.

No. 376.

THE CLIMAX STATE BANK, CLIMAX.

Organized August 25, 1907.

A. A. ALDRICH, *President*; M. M. SCRAMLIN, *Vice President*; T. E. SINCLAIR, *Cashier*.

DIRECTORS.—A. A. Aldrich, A. T. Slaght, M. M. Scramlin, J. E. Kimble, F. L. Willson, L. T. Becker, Thomas T. Hallock, George Carpp, J. W. Pierce.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts				
Bonds, mortgages and securities				
Premiums paid on bonds				
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities				
Exchanges for clearing house				
U. S. and National bank currency				
Gold coin				
Silver coin				
Nickels and cents				
Checks, cash items and internal revenue account				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check				
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals				

No. 104.

THE BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, G. W. VAN AKEN, *Vice Presidents*; M. W. WIMER, *Cashier*.

DIRECTORS.—B. S. Spofford, G. W. VanAken, N. A. Reynolds, F. L. Burdick, Alfred Milnes, S. H. Clizbe, N. Baldwin, H. P. Woodward, J. W. McCausey.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$258,886 58	\$278,896 82	\$261,338 67	\$278,544 32
Bonds, mortgages and securities.....	225,973 81	222,518 06	232,731 31	228,559 31
Premiums paid on bonds.....				
Overdrafts.....	2,188 50	2,748 87	1,450 34	2,852 03
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	94,188 14	98,275 23	105,923 27	86,502 62
Exchanges for clearing house.....	1,482 30	190 08	6,668 03	407 63
U. S. and National bank currency.....	14,637 00	15,363 00	14,155 00	18,383 00
Gold coin.....	15,100 00	15,656 00	16,950 00	17,240 00
Silver coin.....	2,051 85	1,241 50	1,589 60	1,783 90
Nickels and cents.....	121 43	64 75	100 09	128 42
Checks, cash items and internal revenue account.....				
Totals.....	\$614,629 61	\$634,953 31	\$640,906 31	\$634,401 23
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	21,000 00	21,000 00	21,000 00	23,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,859 97	6,551 69	5,119 36	2,744 33
Dividends unpaid.....				
Commercial deposits subject to check.....	114,304 95	101,678 78	104,337 25	117,431 95
Commercial certificates of deposit.....	126,500 91	150,606 62	142,341 43	123,294 06
Due to banks and bankers.....				
Certified checks.....				200 00
Cashier's checks outstanding.....				
Savings deposits.....	300,963 78	305,116 22	318,058 27	317,731 79
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$614,629 61	\$634,953 31	\$640,906 31	\$634,401 23

STATE BANKING DEPARTMENT.

No. 358.

THE COMMERCIAL AND SAVINGS BANK OF COLEMAN.

Organized December 26, 1906.

WM. D. GORDON, *President*; THOS. E. McCANN, E. T. H. SCOTT, *Vice Presidents*;
WILL E. REARDON, *Cashier*.DIRECTORS.—Joseph W. O'Brien, Ira T. Sayre, John H. Bodfish, Wm. D. Gordon, Thomas E. McCann,
E. T. H. Scott, Will E. Reardon.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$4,882 25	\$11,327 21	\$13,963 73	\$20,044 93
Bonds, mortgages and securities.....	915 20	887 50	994 87	3,457 46
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	3,500 00	3,500 00	6,500 00	6,500 00
Furniture and fixtures.....	742 37	743 37	743 37	829 62
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	3,950 98	3,632 71	7,263 53	10,643 95
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,305 00	1,189 00	1,689 00	843 00
Gold coin.....	5 00	100 00	245 00	310 00
Silver coin.....	174 20	181 85	281 30	275 50
Nickels and cents.....	6 89	10 55	11 87	12 54
Checks, cash items and internal revenue account	214 57	233 37	69 16	191 89
Totals.....	\$15,696 46	\$21,805 56	\$31,761 83	\$43,108 89
Liabilities.				
Capital stock paid in.....	\$11,915 20	\$12,715 20	\$16,615 20	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			87 42	465 14
Dividends unpaid.....				
Commercial deposits subject to check.....	3,003 53	4,774 83	11,171 33	17,723 83
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	303 46	428 21	596 91	818 04
Savings certificates of deposit.....	474 27	3,887 32	3,290 97	4,101 88
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$15,696 46	\$21,805 56	\$31,761 83	\$43,108 89

STATE BANKS OF MICHIGAN.

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No. 292.

THE STATE BANK OF COLEMAN, COLEMAN, MICHIGAN.

Organized June 1, 1904.

CHARLES H. NIGGEMAN, *President*; JAMES E. CURTICE, *Vice President*; PAUL T. HERWIG, *Cashier*.

DIRECTORS.—James E. Curtice, E. B. Knapp, Frances B. Niggeman, C. D. Williams, Charles H. Niggeman, J. M. Allen.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$36,257 70	\$43,393 28	\$53,412 41	\$54,154 31
Bonds, mortgages and securities.....	6,922 66	6,940 66	6,680 66	7,731 41
Premiums paid on bonds.....				
Overdrafts.....	19 74	1 35	97 60	729 65
Banking house.....	8,109 94	8,631 45	8,629 45	8,629 45
Furniture and fixtures.....	2,275 18	2,264 96	2,264 96	2,264 96
Other real estate.....	2,223 32	2,230 00	2,230 00	2,230 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		400 00		
United States bonds.....				
Due from banks in reserve cities.....	19,496 81	23,444 75	9,508 40	16,966 95
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,350 00	4,953 00	4,565 00	2,083 00
Gold coin.....	2,020 00	2,210 00	2,395 00	2,565 00
Silver coin.....	616 30	385 70	334 05	311 00
Nickels and cents.....	88 92	66 02	54 14	25 10
Checks, cash items and internal revenue account	158 05			70 91
Totals.....	\$81,547 71	\$94,921 17	\$90,181 67	\$97,781 74
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,971 16	2,570 68	3,401 22	2,661 45
Dividends unpaid.....				40 00
Commercial deposits subject to check.....	29,153 15	32,975 83	22,234 88	26,749 85
Commercial certificates of deposit.....	29,423 40	35,931 43	41,389 02	42,262 47
Due to banks and bankers.....			550 73	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		2,443 23	1,605 82	4,577 97
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$81,547 71	\$94,921 17	\$90,181 67	\$97,781 74

STATE BANKING DEPARTMENT.

No. 32.

THE FARMERS' STATE BANK OF CONCORD.

Organized November 20, 1886.

PERCY E. CHAPPLE, *President*; H. E. DEWEY, *Vice President*; C. V. CUTTING, *Cashier*;
 VIOLA KEELER, *Assistant Cashier*.

DIRECTORS.—Percy E. Chapple, H. E. Dewey, F. P. Dann, A. S. Wolcott, W. H. Magel, J. Henry
 Dart, C. V. Cutting.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$91,782 84	\$94,662 60	\$85,539 95	\$96,704 22
Bonds, mortgages and securities.....	78,140 84	78,490 84	81,030 84	92,560 84
Premiums paid on bonds.....				
Overdrafts.....	21 02	89 59	84	109 00
Banking house.....	7,200 00	7,200 00	7,200 00	7,200 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	54,264 29	54,545 41	79,847 19	72,904 44
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,250 00	7,810 00	8,634 00	8,819 00
Gold coin.....	4,535 00	4,780 00	4,410 00	4,722 50
Silver coin.....	625 00	523 80	715 00	515 00
Nickels and cents.....	37-16	58 29	31 16	99 86
Checks, cash items and internal revenue account.....		39 15		
Totals.....	\$243,856 15	\$248,199 68	\$267,408 98	\$283,634 86
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,964 99	3,300 60	4,831 35	4,399 00
Dividends unpaid.....	210 00	91 00		143 50
Commercial deposits subject to check.....	44,032 62	43,043 14	59,260 03	50,962 31
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	166,658 54	171,764 94	173,317 60	198,130 05
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$243,856 15	\$248,199 68	\$267,408 98	\$283,634 86

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

SAMUEL GIBSON, *President*; JOHN B. GEORGE, *Vice President*; JAMES A. MARSH, *Cashier*;
E. L. NEWCOMER, *Assistant Cashier*.

DIRECTORS.—Samuel Gibson, John B. George, W. H. Burger, Chas. M. Burger, L. A. Melcher, John Blue, Charles E. Hagenbuch, James A. Marsh, Robt. T. Wier, Kleckner Hartman.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$126,855 88	\$146,941 68	\$143,375 60	\$145,337 92
Bonds, mortgages and securities.....	49,321 98	51,429 98	55,588 98	56,575 98
Premiums paid on bonds.....				
Overdrafts.....	1,960 36	965 59	660 08	1,469 09
Banking house.....	7,839 00	7,839 00	7,839 00	7,839 00
Furniture and fixtures.....	2,270 00	2,270 00	2,270 00	2,270 00
Other real estate Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,016 42	3,604 92	3,024 02	1,317 32
United States bonds.....				
Due from banks in reserve cities.....	43,049 94	34,624 94	39,220 88	39,285 15
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,287 00	5,801 00	6,767 00	7,425 00
Gold coin.....	5,800 00	5,650 00	6,025 00	6,620 00
Silver coin.....	1,976 30	2,220 20	1,367 80	2,002 10
Nickels and cents.....	64 64	143 96	161 44	90 62
Checks, cash items and internal revenue account	462 79	321 62	1,380 25	233 21
Totals.....	\$250,904 31	\$261,812 89	\$267,670 05	\$270,465 99
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,919 34	2,616 30	4,401 11	3,448 58
Dividends unpaid.....				
Commercial deposits subject to check.....	42,701 52	49,859 55	45,258 07	41,520 99
Commercial certificates of deposit.....	86,313 40	92,533 94	98,164 22	97,972 82
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	69,970 05	66,803 10	69,846 65	77,523 60
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$250,904 31	\$261,812 89	\$267,670 05	\$270,465 99

STATE BANKING DEPARTMENT.

No. 173.

THE FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

S. B. HAGENBUCH, *President*; E. W. KEIGHTLEY, *Vice President*;
GEORGE CROSSETT HARVEY, *Cashier*.DIRECTORS.—S. B. Hagenbuch, J. Mark Harvey, D. S. Crossett, E. W. Keightley, George Crossett
Harvey, L. A. Strohm, L. A. Harvey.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$159,860 92	\$157,691 22	\$153,238 35	\$156,098 74
Bonds, mortgages and securities.....	74,723 96	74,298 96	88,241 19	100,567 09
Premiums paid on bonds.....	584 50	545 44	692 00	636 02
Overdrafts.....	829 20	1,255 70	1,378 45	1,550 02
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,885 33	5,451 77	3,597 09	2,799 31
United States bonds.....				
Due from banks in reserve cities.....	30,873 39	47,187 01	46,851 61	42,299 55
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,630 00	7,470 00	6,369 00	4,782 00
Gold coin.....	6,000 00	6,000 00	6,500 00	7,000 00
Silver coin.....	870 25	929 75	939 50	1,877 50
Nickels and cents.....	100 39	92 49	108 52	134 29
Checks, cash items and internal revenue account	502 30	2,006 26	2,680 82	2,295 61
Totals.....	\$292,160 24	\$311,228 60	\$318,896 62	\$328,249 13
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	399 36	1,133 12	1,916 43	1,846 68
Dividends unpaid.....				
Commercial deposits subject to check.....	52,442 19	57,775 58	61,652 66	54,350 80
Commercial certificates of deposit.....			40 00	7 00
Due to banks and bankers.....				
Certified checks.....	50 00	2,500 00		
Cashier's checks outstanding.....				100 00
Savings deposits.....		33 00	1,173 79	2,897 46
Savings certificates of deposit.....	203,268 69	213,786 90	218,113 74	233,047 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$292,160 24	\$311,228 60	\$318,896 62	\$328,249 13

STATE BANKS OF MICHIGAN.

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No. 281.

COOPERSVILLE STATE BANK, COOPERSVILLE.

Organized October 27, 1903.

COLON C. LILLIE, *President*; JOHN WEATHERWAX, *Vice President*; M. DURHAM, *Cashier*;
GERTIE COMSTOCK, *Assistant Cashier*.

DIRECTORS.—Colon C. Lillie, M. Durham, Henry Ferguson, John Weatherwax, N. A. Shaw, W. I. Lillie, F. D. Smith.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$71,604 02	\$73,566 30	\$75,456 78	\$78,627 70
Bonds, mortgages and securities.....	115,062 58	118,271 35	123,305 40	130,300 40
Premiums paid on bonds.....				
Overdrafts.....	1,267 68	763 36	893 68	567 37
Banking house.....	2,618 83	2,618 83	2,618 83	2,618 83
Furniture and fixtures.....	1,576 00	1,576 00	1,611 10	1,611 10
Other real estate.....				2,942 85
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	484 81	1,209 50	957 69	325 18
United States bonds.....				
Due from banks in reserve cities.....	23,041 23	29,149 24	28,103 28	21,715 57
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,372 00	913 00	6,709 00	6,056 00
Gold coin.....	4,695 00	3,562 50	3,270 00	4,890 00
Silver coin.....	1,103 20	411 75	286 45	165 50
Nickels and cents.....	196 57	137 35	146 91	108 59
Checks, cash items and internal revenue account	36 65	163 91	49 50	286 24
Totals.....	\$224,078 66	\$232,343 18	\$243,408 62	\$250,225 33
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,300 00	2,300 00	2,300 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,320 08	4,013 14	3,267 60	2,173 64
Dividends unpaid.....				
Commercial deposits subject to check.....	34,387 26	36,411 83	46,057 21	50,441 95
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	24,283 95	25,017 35	23,027 35	25,290 62
Savings certificates of deposit.....	139,772 80	144,214 95	148,756 46	149,170 52
Suspense.....	14 62	385 91		149 20
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$224,078 66	\$232,343 18	\$243,408 62	\$250,225 33

STATE BANKING DEPARTMENT.

No. 339.

THE OLD CORUNNA STATE BANK, CORUNNA.

Organized May 9, 1906.

W. F. GALLAGHER, *President*; JOHN DRISCOLL, T. M. EULER, *Vice Presidents*;
W. A. ROSENKRANS, *Cashier*; E. T. SIDNEY, *Assistant Cashier*.

DIRECTORS.—W. F. Gallagher, John Driscoll, T. M. Euler, W. A. Rosenkrans, E. T. Sidney, A. A. Harper.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$242,936 69	\$227,901 40	\$281,141 81	\$283,857 41
Bonds, mortgages and securities.....	54,230 00	87,440 00	66,865 00	68,575 00
Premiums paid on bonds.....				
Overdrafts.....	158 35		1,213 31	1,449 96
Banking house.....	14,000 00	14,000 00	14,000 00	14,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		171 86	14 72	
Items in transit.....				903 50
United States bonds.....				
Due from banks in reserve cities.....	68,994 51	68,505 30	61,793 16	32,569 53
Exchanges for clearing house.....			1,900 00	
U. S. and National bank currency.....	14,225 00	18,063 00	14,898 00	15,519 00
Gold coin.....	5,000 00	7,500 00	8,000 00	9,000 00
Silver coin.....	700 00	1,300 00	1,250 00	1,200 00
Nickels and cents.....	38 71	135 62	62 35	59 86
Checks, cash items and internal revenue account	744 79	1,004 81	1,009 72	1,576 09
Totals.....	\$405,028 05	\$430,041 99	\$456,148 07	\$432,730 35
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid.....	948 27	956 88	1,689 36	398 56
Dividends unpaid.....				
Commercial deposits subject to check.....	70,861 92	66,462 38	68,162 76	54,857 89
Commercial certificates of deposit.....	163,615 84	149,451 92	133,600 06	147,241 91
Due to banks and bankers.....	2,876 10	1,797 66	338 75	374 07
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	10,150 47	10,249 57	10,993 23	10,668 00
Savings certificates of deposit.....	110,495 45	165,123 58	205,363 91	182,689 92
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$405,028 05	\$430,041 99	\$456,148 07	\$432,730 35

STATE BANKS OF MICHIGAN.

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No. 183.

SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

JNO. P. NIGGEMAN, JR., *President*; ROBERT GRAY, *Vice President*; H. E. NIGGEMAN, *Cashier*;
WM. I. FRANCIS, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, John P. Niggeman, Jr., D. McNair, Robert Gray, James McColl.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$198,263 36	\$207,591 02	\$209,830 70	\$220,944 67
Bonds, mortgages and securities.....	58,273 37	59,370 64	69,589 64	75,264 83
Premiums paid on bonds.....				
Overdrafts.....	1,508 87	985 00	657 96	920 95
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,626 46	2,626 46	2,641 46	2,641 46
Other real estate.....	230 00	230 00	230 00	230 00
Due from other banks and bankers (not reserve cities).....	1,513 53	1,812 21	2,558 81	2,791 98
Items in transit.....	8,355 61	11,728 75	9,137 84	12,222 86
United States bonds.....				
Due from banks in reserve cities.....	67,071 73	60,167 02	61,824 71	71,169 75
Exchanges for clearing house.....	4,300 00	894 06	330 92	352 42
U. S. and National bank currency.....	11,222 00	11,099 00	11,258 00	9,743 00
Gold coin.....	3,800 00	3,910 00	3,885 00	4,260 00
Silver coin.....	1,362 05	1,513 75	1,483 90	938 35
Nickels and cents.....	84 04	117 56	93 64	97 08
Checks, cash items and internal revenue account	170 88			11 56
Totals.....	\$361,281 90	\$365,045 47	\$376,022 58	\$404,088 91
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,972 81	7,748 46	8,997 29	9,318 39
Dividends unpaid.....				
Commercial deposits subject to check.....	88,830 01	84,547 00	90,383 12	94,797 13
Commercial certificates of deposit.....	196,439 96	204,055 63	208,221 89	229,646 78
Due to banks and bankers.....		231 85	130 25	1,285 19
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	24,039 12	23,462 53	23,290 03	24,041 42
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$361,281 90	\$365,045 47	\$376,022 58	\$404,088 91

STATE BANKING DEPARTMENT.

No. 182.

STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

WM. H. AITKIN, *President*; A. H. MEDBURY, *Vice President*; F. J. BATTERSBEE, *Cashier*;
G. H. SCHLICHTING, *Assistant Cashier*.

DIRECTORS.—Wm. H. Aitkin, Mary C. Richardson, F. J. Battersbee, Melvin H. Aitkin, A. H. Medbury,
Hattie C. Aitkin.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$133,257 87	\$138,571 58	\$131,342 25	\$160,179 14
Bonds, mortgages and securities.....	41,144 45	45,791 04	51,740 04	61,474 04
Premiums paid on bonds.....				
Overdrafts.....	43 56	8 54	378 85	335 38
Banking house.....	2,750 00	2,750 00	2,750 00	2,750 00
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate.....	4,550 00	4,550 00	3,500 00	3,500 00
Due from other banks and bankers (not reserve cities).....	15 78	22 68	5,004 50	13,004 50
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	30,177 16	29,967 50	47,099 93	30,938 26
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,264 00	3,818 00	4,457 00	1,176 00
Gold coin.....	1,530 00	1,480 00	1,525 00	1,510 00
Silver coin.....	968 00	1,206 75	706 95	556 65
Nickels and cents.....	60 93	96 14	106 92	80 94
Checks, cash items and internal revenue account	1,016 30	329 17	88 89	412 05
Totals.....	\$221,028 05	\$229,861 49	\$249,950 33	\$277,166 36
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,682 27	1,161 64	3,096 82	3,490 24
Dividends unpaid.....				
Commercial deposits subject to check.....	81,459 96	70,279 64	84,713 00	84,989 09
Commercial certificates of deposit.....	112,433 46	132,918 34	137,654 56	161,965 13
Due to banks and bankers.....	1,452 36	1,501 87	485 93	2,721 90
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$221,028 05	\$229,861 49	\$249,950 33	\$277,166 36

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President*; ISRAEL HILL, *Vice President*; W. G. BILLINGS, *Cashier*;
M. A. McBRATNEY, *Assistant Cashier*.

DIRECTORS.—A. B. Cullen, Israel Hill, James H. Baxter, Charles Blackmore, Geo. Leach, F. H. Jaques,
Samuel T. Hall.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$47,223 02	\$58,073 58	\$65,346 58	\$76,255 95
Bonds, mortgages and securities.....	89,119 00	87,847 24	97,382 24	95,552 24
Premiums paid on bonds.....				
Overdrafts.....	729 63	433 11	663 37	2,918 04
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	283 31	3,138 20	2,963 18	3,674 56
Items in transit.....		1,435 62	11,460 77	275 00
United States bonds.....				
Due from banks in reserve cities.....	51,890 01	44,383 02	21,298 59	28,847 15
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,618 00	6,573 00	4,871 00	4,380 00
Gold coin.....	2,050 00	2,100 00	2,015 00	2,200 00
Silver coin.....	1,158 20	886 40	533 20	561 85
Nickels and cents.....	190 66	98 29	69 63	104 24
Checks, cash items and internal revenue account	84 02	43 58	660 00	2 39
Totals.....	\$203,345 85	\$211,012 04	\$213,263 56	\$220,771 42
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,700 00
Undivided profits, less current expenses, interest and taxes paid.....	5,016 84	5,791 32	6,425 22	5,038 04
Dividends unpaid.....				
Commercial deposits subject to check.....	28,534 76	28,186 60	23,562 11	25,174 73
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	147,294 25	154,534 12	160,776 23	167,868 65
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$203,345 85	\$211,012 04	\$213,263 56	\$220,771 42

No. 335.

THE DEERFIELD STATE BANK, DEERFIELD.

Organized March 27, 1906.

W. F. WEISINGER, *President*; DALE MUNSON, *Vice President*; V. B. CANNON, *Cashier*.

DIRECTORS.—W. F. Weisinger, Daniel Diver, Nathan Bragg, George Cannon, Dale Munson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$42,752 68	\$42,550 75	\$43,814 49	\$48,778 56
Bonds, mortgages and securities.....	7,050 00	6,800 00	7,138 00	10,413 00
Premiums paid on bonds.....				
Overdrafts.....	139 99	121 59	108 85	167 54
Expenses and interest paid.....	30 26			
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	15,385 23	20,056 53	21,331 28	21,101 72
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,278 00	3,627 00	4,200 00	5,826 00
Gold coin.....	870 00	845 00	1,065 00	810 00
Silver coin.....	1,164 75	688 25	682 15	520 15
Nickels and cents.....	73 64	52 55	100 21	112 79
Checks, cash items and internal revenue account.....	3,356 09	383 46	3,557 50	
Totals.....	\$74,100 64	\$77,125 13	\$83,997 54	\$89,729 76
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....		250 99	981 04	1,037 39
Dividends unpaid.....				
Commercial deposits subject to check.....	26,321 16	23,301 51	26,546 80	24,629 44
Commercial certificates of deposit.....	4,782 18	4,761 18	5,706 27	10,579 14
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	22,997 30	23,811 45	30,763 43	33,483 79
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$74,100 64	\$77,125 13	\$83,997 54	\$89,729 76

No. 319.

THE CITIZEN'S STATE BANK OF DECATUR, DECATUR.

Organized August 15, 1905.

S. B. MONROE, *President*; D. E. BRIGHAM, J. C. DUNNINGTON, *Vice Presidents*;
 GEO. T. POMEROY, *Cashier*; GEO. B. ROGERS, *Assistant Cashier*.

DIRECTORS.—S. B. Monroe, D. E. Brigham, J. C. Dunnington, Geo. T. Pomeroy, Geo. B. Rogers, J. E. Maxwell, S. J. Sherrod, E. J. Rawson, A. J. Goble.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$33,450 86	\$33,225 51	\$38,018 50	\$45,184 37
Bonds, mortgages and securities.....	33,274 13	28,046 43	37,959 43	39,077 43
Premiums paid on bonds.....				
Overdrafts.....	112 07		468 38	157 70
Banking house.....	8,700 00	8,700 00	8,700 00	8,700 00
Furniture and fixtures.....	1,200 08	1,200 00	1,200 00	1,350 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	7,323 08	2,852 92	2,874 55	5,734 15
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,531 00	4,844 00	4,614 00	5,176 00
Gold coin.....	810 00	860 00	980 00	720 00
Silver coin.....	835 90	1,186 00	336 00	862 00
Nickels and cents.....	53 15	44 63	60 83	60 83
Checks, cash items and internal revenue account	150 92	485 35	169 69	233 99
Totals.....	\$39,441 19	\$91,444 84	\$95,381 38	\$107,256 47
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	676 86	679 43	883 27	1,131 44
Dividends unpaid.....				
Commercial deposits subject to check.....	28,241 08	22,399 34	20,622 03	22,364 47
Commercial certificates of deposit.....	410 00	50 00	50 00	50 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	8,186 46	10,456 87	9,388 03	10,491 77
Savings certificates of deposit.....	31,926 79	37,859 20	44,438 05	44,218 79
Notes and bills rediscounted.....				
Bills payable.....				9,000 00
Totals.....	\$39,441 19	\$91,444 84	\$95,381 38	\$107,256 47

No. 102.

THE FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. B. COPLEY, *President*; A. E. LAWRENCE, *Vice President*; L. D. HILL, *Cashier*.

DIRECTORS.—E. B. Copley, A. E. Lawrence, A. W. Haydon, Belle A. Baker, A. W. Copley.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$81,752 95	\$83,434 08	\$84,240 49	\$88,726 22
Bonds, mortgages and securities.....	84,962 48	87,622 48	87,772 48	91,822 48
Premiums paid on bonds.....				
Overdrafts.....	1,991 77	1,275 58	1,537 28	2,502 19
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	250 00	250 00	1,811 37	4,146 19
Due from other banks and bankers (not reserve cities).....			675 00	
Items in transit.....	500 00	322 59		
United States bonds.....				
Due from banks in reserve cities.....	33,359 03	15,046 13	3,035 05	15,491 66
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,063 00	6,826 00	6,791 00	6,111 00
Gold coin.....	3,720 00	4,100 00	3,625 00	3,965 00
Silver coin.....	790 50	951 55	693 80	372 70
Nickels and cents.....	71 51	65 28	50 97	81 30
Checks, cash items and internal revenue account	242 36			87 27
Totals.....	\$218,903 60	\$204,993 69	\$195,232 39	\$197,806 01
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,090 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,740 69	11,299 09	11,182 43	10,663 25
Dividends unpaid.....				
Commercial deposits subject to check.....	46,899 77	33,406 18	31,952 11	28,880 05
Commercial certificates of deposit.....	111,248 69	110,428 46	95,230 03	96,784 25
Due to banks and bankers.....			589 89	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	13,914 25	13,859 96	15,277 93	20,478 46
Savings certificates of deposit.....				
Notes and bills rediscounted.....			5,000 00	
Bills payable.....				5,000 00
Totals.....	\$218,903 60	\$204,993 69	\$195,232 39	\$197,806 01

STATE BANKS OF MICHIGAN.

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No. 196.

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1897.

IRA ARNOT, *President*; E. M. MARK, *Vice President and Cashier*;
S. M. LLOYD, *Assistant Cashier*.

DIRECTORS.—Ira Arnot, Myra Arnot Mark, E. M. Mark, Vernie Arnot Wooley, R. J. Arnot.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$125,144 19	\$102,879 47	\$106,255 85	\$132,181 76
Bonds, mortgages and securities.....	33,654 08	41,802 11	38,127 43	37,816 83
Premiums paid on bonds.....				
Overdrafts.....	244 20	432 98	1,775 11	1,816 01
Banking house.....	1,971 74	1,971 74	1,971 74	1,971 74
Furniture and fixtures.....	3,119 60	3,119 60	3,134 60	3,134 60
Other real estate.....	331 23	478 40	478 40	476 15
Due from other banks and bankers (not reserve cities).....		2,242 30	4,192 19	49 04
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	43,576 43	23,696 52	21,835 63	30,953 32
Exchanges for clearing house.....	3,009 31			
U. S. and National bank currency.....	6,605 00	7,425 00	6,228 00	1,306 00
Gold coin.....	2,082 50	1,627 50	4,217 50	5,067 50
Silver coin.....	517 75	168 75	829 05	850 60
Nickels and cents.....	118 73	118 21	64 40	6 62
Checks, cash items and internal revenue account.....		949 21	974 58	478 39
Totals.....	\$220,344 76	\$186,911 79	\$190,084 48	\$216,108 56
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	360 79	866 63	336 44	39 94
Dividends unpaid.....				
Commercial deposits subject to check.....	49,010 92	22,662 93	25,540 45	33,999 83
Commercial certificates of deposit.....	131,382 42	140,526 64	142,741 03	149,063 94
Due to banks and bankers.....	21,500 63	4,355 59	3,466 56	15,004 85
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$220,344 76	\$186,911 79	\$190,084 48	\$216,108 56

No. 195.

STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 1, 1897.

WM. H. AITKIN, *President*; GEO. B. FORRESTER, *Vice President*; C. E. McCLUSKY, *Cashier*;
G. A. MCGREGOR, *Assistant Cashier*.

DIRECTORS.—WM. H. Aitkin, Hattie C. Aitkin, Melvin H. Aitkin, Geo. B. Forrester, Aug. H. Davis.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$131,497 45	\$141,119 06	\$132,237 21	\$142,754 86
Bonds, mortgages and securities.....	15,413 50	14,373 50	15,003 50	16,153 89
Premiums paid on bonds.....				
Expenses, interest and taxes paid.....				350 41
Overdrafts.....	2,446 84	1,531 17	757 24	841 52
Banking house.....	1,900 00	1,900 00	1,900 00	1,900 00
Furniture and fixtures.....	1,445 00	1,445 00	1,445 00	1,445 00
Other real estate.....	5,409 24	4,976 74	2,719 74	2,051 51
Due from other banks and bankers (not reserve cities).....			93-15	109 30
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	14,638 98	16,699 37	14,618 40	19,567 44
Exchanges for clearing house.....				394 17
U. S. and National bank currency.....	2,579 00	3,518 00	5,043 00	6,260 00
Gold coin.....	3,020 00	2,720 00	3,015 00	3,510 00
Silver coin.....	205 90	717 75	537 20	543 60
Nickels and cents.....	91 50	98 67	143 31	98 40
Checks, cash items and internal revenue account	176 37	696 49	556 73	439 14
Totals.....	\$178,823 78	\$189,795 75	\$178,069 48	\$196,419 24
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,876 89	3,435 09	3,705 11	
Dividends unpaid.....				
Commercial deposits subject to check.....	51,820 93	50,778 32	45,649 61	49,622 04
Commercial certificates of deposit.....	106,929 06	117,447 85	110,681 89	120,795 24
Due to banks and bankers.....	196 90	134 49	32 87	8,001 96
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$178,823 78	\$189,795 75	\$178,069 48	\$196,419 24

No. 301.

THE DELTON STATE BANK, DELTON.

Organized November 3, 1904.

A. A. ALDRICH, *President*; J. G. HUGHES, *Vice President*; C. F. MOREAU, *Cashier*;
BERNICE FLOWER, *Assistant Cashier*.

DIRECTORS.—A. A. Aldrich, J. G. Hughes, Donald McLeay, William E. Elliott, L. P. Teerpening, Geo. J. Doster, S. P. Brandstetter.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$47,673 28	\$52,069 96	\$48,056 66	\$57,228 22
Bonds, mortgages and securities.....	38,803 80	43,233 97	53,206 97	62,152 11
Premiums paid on bonds.....				
Overdrafts.....	435 22	252 51	634 20	301 23
Banking house.....	1,000 00	1,000 00	1,000 00	1,000 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,150 00	5,917 87	5,171 99	230 69
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	29,862 21	19,416 04	23,884 05	13,149 26
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,689 00	4,915 00	3,655 00	4,140 00
Gold coin.....	720 00	880 00	225 00	580 00
Silver coin.....	245 65	34 75	97 05	486 15
Nickels and cents.....	4 70	34 56	41 14	38 76
Checks, cash items and internal revenue account	7,156 03	5,450 55	2,710 03	789 36
Totals.....	\$131,539 89	\$134,005 21	\$139,486 09	\$140,895 78
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	275 00	275 00	275 00	275 00
Undivided profits, less current expenses, interest and taxes paid.....	509 22	484 73	585 57	1,063 64
Dividends unpaid.....				
Commercial deposits subject to check.....	17,006 06	15,122 43	18,787 77	13,956 06
Commercial certificates of deposit.....				
Due to banks and bankers.....	43 61			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	973 49	1,119 81	1,315 65	1,451 19
Savings certificates of deposit.....	92,732 51	97,003 24	98,522 10	104,149 89
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$131,539 89	\$134,005 21	\$139,486 09	\$140,895 78

STATE BANKING DEPARTMENT.

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

W. P. HOLLIDAY, *President*; CHARLES P. COLLINS, *Vice President*; HARRY J. FOX, *Cashier*;
MEYER BING, *Assistant Cashier*.

DIRECTORS.—W. P. Holliday, W. T. Gage, Harry J. Fox, C. P. Collins, A. I. McLeod, Edgar Rexford,
S. T. Douglas.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$427,837 14	\$351,077 97	\$361,965 14	\$366,791 28
Bonds, mortgages and securities.....	884,710 89	914,521 61	980,586 66	1,041,550 83
Premiums paid on bonds.....				
Overdrafts.....	922 39	356 69	418 70	357 77
Banking house.....	28,026 07	28,026 07	28,026 07	28,026 07
Furniture and fixtures.....	7,500 00	7,500 00	7,500 00	16,722 00
Other real estate.....	3,752 82	3,752 82	3,752 82	3,752 82
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	956 00	189 60	2,440 00	700 00
United States bonds.....				
Due from banks in reserve cities.....	136,255 78	154,130 88	122,717 18	82,806 50
Exchanges for clearing house.....	9,297 65	16,966 67	18,837 76	20,428 12
U. S. and National bank currency.....	43,261 00	52,195 00	66,067 00	72,680 00
Gold coin.....	10,552 50	11,500 00	11,165 00	11,957 50
Silver coin.....	3,220 00	3,940 00	2,500 00	8,737 75
Nickels and cents.....	404 57	383 42	382 59	309 06
Checks, cash items and internal revenue account.....	206 34	223 31	426 24	148 89
Totals.....	\$1,556,905 15	\$1,544,786 04	\$1,606,775 16	\$1,684,968 50
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,009 54	11,852 42	12,771 80	7,666 96
Dividends unpaid.....				175 00
Commercial deposits subject to check.....	239,777 31	279,039 78	276,477 33	259,728 67
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	1,054 13	1,278 97	3,907 62	3,967 01
Cashier's checks outstanding.....	1,233 71	1,541 62	1,173 31	1,416 00
Savings deposits.....	1,112,664 10	1,075,331 17	1,127,363 54	1,214,304 58
Savings certificates of deposit.....	51,166 36	35,742 08	45,081 56	47,710 37
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,556,905 15	\$1,544,786 04	\$1,606,775 16	\$1,684,968 50

No. 82.

THE CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

R. H. FYFE, *President*; HUGH WALLACE, *Vice President*; FRANK F. TILLOTSON, *Cashier*;
FREDERICK J. KIRTS, *Assistant Cashier*; CHARLES E. BRYANT, *Auditor*.

DIRECTORS.—Thomas Berry, Charles A. Kent, Frank F. Tillotson, R. H. Fyfe, W. F. Jewell, George Osius, David S. Carter, Gaylord W. Gillis, Frank Filer, James H. Filinn, Hugh Wallace, Levi L. Barbour.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,102,511 97	\$1,195,415 75	\$1,232,283 25	\$1,319,167 28
Bonds, mortgages and securities.....	580,834 18	570,920 46	571,229 85	569,311 07
Premiums paid on bonds.....	942 75	942 75	942 75	942 75
Overdrafts.....	2,875 23	243 54	936 58	1,340 25
Banking house.....				
Furniture and fixtures.....	10,000 00	10,000 00	10,000 00	9,000 00
Other real estate.....	77,273 11	80,383 90	72,873 11	65,110 36
Due from other banks and bankers (not reserve cities).....	45,061 35	47,355 52	34,256 93	15,888 75
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	193,032 64	132,783 94	200,770 45	171,238 54
Exchanges for clearing house.....	24,370 50	29,259 64	34,651 34	30,715 25
U. S. and National bank currency.....	51,193 00	35,220 00	41,846 00	85,948 00
Gold coin.....	84,505 00	96,662 50	69,975 00	80,145 00
Silver coin.....	6,255 00	7,134 00	7,400 00	15,195 50
Nickels and cents.....	225 99	395 11	484 77	835 12
Checks, cash items and internal revenue account.....		255 66		
Totals.....	\$2,179,080 72	\$2,206,972 77	\$2,277,650 03	\$2,364,837 87
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	16,719 83	21,834 53	25,828 71	16,248 35
Dividends unpaid.....	219 00	180 00		
Commercial deposits subject to check.....	778,145 03	738,534 99	782,826 79	884,009 24
Commercial certificates of deposit.....	601 00	2,090 15	1,638 75	1,708 75
Due to banks and bankers.....	218,984 83	237,180 02	225,591 87	202,181 78
Certified checks.....	1,844 30	2,273 35	12,828 32	28,776 04
Cashier's checks outstanding.....	208 20	3,999 70	3,104 44	2,235 50
Savings deposits.....	785,352 63	810,230 33	821,527 18	806,891 21
Savings certificates of deposit.....	137,555 90	150,649 70	164,303 97	175,792 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,179,080 72	\$2,206,972 77	\$2,277,650 03	\$2,364,837 87

STATE BANKING DEPARTMENT.

No. 47.

THE DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

Corporate existence extended June 7, 1901.

D. C. DELAMATER, *President*; C. A. DEAN, *Vice President*; E. C. BOWMAN, *Assistant to the President*; CYRUS BOSS, *Cashier*; T. F. HANCOCK, *Assistant Cashier*.

DIRECTORS.—Geo. Hendrie, D. C. Delamater, C. A. Dean, W. K. Anderson, E. A. Chapoton, P. H. McMillan, Sidney T. Miller, Strathearn Hendrie, Arthur M. Parker, John M. Dwyer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,864,410 24	\$1,720,719 91	\$1,857,267 99	\$1,856,960 63
Bonds, mortgages and securities.....	5,643,678 73	5,853,350 72	5,894,270 34	5,833,312 52
Premiums paid on bonds.....				
Overdrafts.....	457 13	866 47	1,488 00	2,489 36
Banking house.....	18,566 65	18,447 55	18,303 55	18,417 33
Furniture and fixtures.....	6,671 96	6,565 46	6,428 46	6,070 96
Other real estate.....	197,507 58	246,458 98	201,250 45	201,454 67
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	8,506 54	16,381 37	14,629 15	4,000 00
United States bonds.....	400,000 00	200,000 00	200,000 00	200,000 00
Due from banks in reserve cities.....	537,938 28	628,738 62	545,861 15	668,827 69
Exchanges for clearing house.....	20,935 04	23,901 27	27,942 14	25,423 81
U. S. and National bank currency.....	362,847 00	349,769 00	330,826 00	364,546 00
Gold coin.....	283,765 00	289,992 50	288,732 50	268,917 50
Silver coin.....	8,218 60	10,503 30	19,051 10	31,834 70
Nickels and cents.....	917 61	1,275 25	1,469 83	1,068 75
Checks, cash items and internal revenue account	6,354 24	1,764 76	1,619 00	2,331 62
Totals.....	\$9,361,076 60	\$9,368,735 16	\$9,409,139 66	\$9,485,695 54
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	400,000 00
Undivided profits, less current expenses, interest and taxes paid.....	380,218 92	405,729 99	416,616 77	240,955 76
Dividends unpaid.....	310 00	75 00		
Commercial deposits subject to check.....	606,885 51	564,279 62	594,959 76	606,092 16
Commercial certificates of deposit.....	49,768 91	45,561 54	54,391 44	35,960 04
Due to banks and bankers.....	74,182 16	50,086 26	56,606 40	101,894 00
Certified checks.....	3,645 53	3,586 81	9,538 49	3,181 79
Cashier's checks outstanding.....	14,264 56	1,116 80	3,824 37	1,488 37
Savings deposits.....	7,537,860 70	7,585,440 74	7,533,569 83	7,582,066 90
Savings certificates of deposit.....	93,940 31	122,856 40	139,632 60	114,056 52
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$9,361,076 60	\$9,368,735 16	\$9,409,139 66	\$9,485,695 54

DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

ALEXANDER MCPHERSON, *President*; EDWARD H. BUTLER, *Vice President*; HOWARD J. LESHER, *Treasurer*; RALPH STONE, *Secretary*; LAWRENCE K. BUTLER, *Assistant Treasurer*; CHAS. B. SPICER, *Assistant Secretary*; LEWIS LE B. GOODWIN, *Mgr. Bond Department*; FRED WIXSON, *Mgr. Audit Department*.

DIRECTORS.—Ammi W. Wright, Henry L. Kanter, James E. Davidson, Frederick E. Driggs, James McGregor, Charles A. Dean, James N. Wright, Elisha H. Flinn, Henry P. Baldwin, Chester G. White, Edwin C. Nichols, George Peck, Edward H. Butler, John H. Avery, Daniel L. Quirk, Alexander McPherson, Sidney T. Miller, Frank W. Gilchrist, Frank W. Eddy, Rasmus Hanson, Lucius Lilley, Edward D. Stair, Benton Hanchett, James E. Danaher, Samuel T. Douglass, Arthur H. Buhl, B. F. Berry.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Collateral loans. Time.....	\$1,380,462 06	\$1,591,693 75	\$1,408,802 05	\$1,964,109 33
Demand.....	252,492 75	569,760 25	283,210 25	282,760 25
Loans on real estate mortgages, in office.....	93,475 00	82,725 00	93,450 00	112,250 00
With State Treasurer.....	203,350 00	206,350 00	206,350 00	201,350 00
Other loans.....				
Bonds. In office.....	537,553 20	610,638 20	630,128 20	505,488 20
With State Treasurer.....				
Stocks.....				
Real estate owned.....				
Other investments.....				
Advances to trusts.....	64,678 09	13,868 42	3,791 44	5,930 90
Premiums paid.....	3,036 20	2,030 00	1,985 00	1,985 00
Safe deposit vaults.....				
Furniture and fixtures.....	5,900 00	5,900 00	5,900 00	4,000 00
Due from approved reserve agents.....	1,221,076 83	693,202 89	801,089 50	507,105 43
Due from other banks and bankers.....				25,090 40
Cash items.....	1,131 94	4,014 45	982 16	581 18
Nickels and cents.....	2 23	35	3 37	14
Silver coin.....	20 50	45 85	36 65	23 85
Gold coin.....	105 00	175 00	65 00	100 00
U. S. and National bank notes.....	2,775 00	1,329 00	1,604 00	1,896 00
Total.....	\$3,766,058 80	\$3,781,742 16	\$3,437,397 62	\$3,612,670 68
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits. (Less expenses, interest and taxes paid).....	354,947 57	384,953 00	401,725 10	440,969 76
Dividends unpaid.....				
Trust deposits.....	2,399,888 38	2,383,213 61	2,022,046 76	2,168,066 15
Debentures.....				
Accrued interest and taxes.....	11,222 85	13,575 55	13,625 76	3,634 77
Other liabilities.....				
Total.....	\$3,766,058 80	\$3,781,742 16	\$3,437,397 62	\$3,612,670 68

THE DETROIT UNITED BANK, DETROIT.

FRANK B. LELAND, *President*; FRED M. WARNER, SILAS B. COLEMAN, *Vice Presidents*; CHARLES B. CRAMER, *Cashier*; JAMES R. BARKHAM, *Auditor*.

DIRECTORS.—Waldo A. Avery, Fred M. Warner, Henry Stephens, Frank B. Leland, Albert F. Peck, Silas B. Coleman, Henry W. Standart.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....	\$1,239,795 87	\$1,281,806 70	\$1,342,960 20	\$1,422,919 60
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and Trust Companies and cash on hand.....	271,756 41	267,811 70	434,214 20	529,698 56
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....	\$1,511,551 78	\$1,549,618 40	\$1,777,174 49	\$1,952,618 18
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,246 49	13,884 35	20,268 83	15,475 15
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	1,221,548 61	1,243,777 87	1,447,060 04	1,569,672 11
Savings certificates of deposit.....	150,756 68	161,956 18	179,845 62	197,470 92
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,511,551 78	\$1,549,618 40	\$1,777,174 49	\$1,952,618 18

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

WILLIAM LIVINGSTONE, *President*; GEORGE H. BARBOUR, *Vice President*; CHARLES A. WARREN, *Cashier*; L. C. SHERWOOD, D. S. CARNEGIE, C. E. PARTRIDGE, *Assistant Cashiers*; GEORGE BREEN, *Auditor*.
 DIRECTORS.—William Livingstone, George H. Barbour, J. L. Hudson, C. A. Warren, James B. McKay, Bethune Duffield, Marshall H. Godfrey, A. C. Stettin, Silas P. Hovey, Aaron A. Parker, John Pridgeon, Jr., James E. Danaher.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,311,174 62	\$2,500,321 13	\$2,530,562 61	\$2,866,926 68
Bonds, mortgages and securities.....	2,715,936 73	2,712,156 58	2,717,914 49	2,734,728 59
Premiums paid on bonds.....	4,339 00	1,839 00	1,839 00	1,839 00
Overdrafts.....	537 36	471 79	626 17	278 26
Banking house.....	33,491 29	33,491 29	33,491 29	51,991 29
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	107,008 25	99,756 25	83,954 57	98,132 77
Due from other banks and bankers (not reserve cities).....	22,345 02	18,471 44	19,943 14	21,025 50
Items in transit.....	97,300 66	28,689 20	3,117 50	1,916 31
United States bonds.....	50,000 00			
Due from banks in reserve cities.....	596,103 43	659,676 24	740,672 24	623,468 15
Exchanges for clearing house.....	63,983 84	76,959 58	81,476 69	99,190 36
U. S. and National bank currency.....	193,130 00	208,525 00	197,241 00	184,409 00
Gold coin.....	154,991 00	160,911 00	156,263 00	159,236 00
Silver coin.....	10,346 50	12,826 80	10,810 13	8,705 23
Nickels and cents.....	458 64	408 41	728 47	271 49
Checks, cash items and internal revenue account	11,293 61	8,750 71	30,884 79	21,328 31
Totals.....	\$6,377,442 95	\$6,528,265 42	\$6,614,555 09	\$6,878,446 94
Liabilities.				
Capital stock paid in.....	\$408,000 00	\$415,600 00	\$420,800 00	\$500,000 00
Surplus fund.....	204,000 00	207,800 00	210,400 00	250,000 00
Undivided profits, less current expenses, interest and taxes paid.....	38,825 32	45,773 05	46,957 34	79,983 02
Dividends unpaid.....	210 19		80 50	50 75
Commercial deposits subject to check.....	1,489,694 31	1,473,484 54	1,524,172 59	1,704,657 00
Commercial certificates of deposit.....				
Due to banks and bankers.....	187,098 86	187,706 37	208,738 96	217,501 25
Certified checks.....	4,363 60	9,840 21	31,968 10	5,167 33
Cashier's checks outstanding.....	7,110 64	15,783 74	24,386 42	4,943 53
Savings deposits.....	3,795,138 48	3,929,305 97	3,917,530 87	3,922,279 08
Savings certificates of deposit.....	239,647 89	237,622 24	222,169 77	191,181 10
Reserve for taxes.....	3,353 66	5,350 30	7,330 54	2,683 88
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$6,377,442 95	\$6,528,265 42	\$6,614,555 09	\$6,878,446 94

No. 357.

*FAIRVIEW SAVINGS BANK, DETROIT.

Organized December 20, 1906.

S. W. WEBBER, *President*; Wm. E. Moss, *Vice President*; W. J. HAYES, *Cashier*.

DIRECTORS.—W. E. Moss, S. W. Webber, H. B. Webber, A. K. Roof, Henry E. Bodman, W. J. Hayes.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....		\$9,062 27	\$12,100 00	\$16,397 20
Bonds, mortgages and securities.....		1,744 31	4,811 75	9,110 21
Premiums paid on bonds.....				
Overdrafts.....				
Expenses paid.....		444 93	1,015 16	1,194 51
Banking house.....			2,550 00	2,550 00
Furniture and fixtures.....		103 86	103 86	381 40
Other real estate.....		2,550 00		
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....		4,583 23	9,512 94	4,655 86
Exchanges for clearing house.....		87 50		25 00
U. S. and National bank currency.....		1,093 00	1,871 00	2,538 00
Gold coin.....		270 00	75 00	635 00
Silver coin.....		265 00	621 00	189 50
Nickels and cents.....		136 22	62 10	127 42
Checks, cash items and internal revenue account			77 25	102 00
Totals.....		\$20,340 32	\$32,800 06	\$37,947 10
Liabilities.				
Capital stock paid in.....		\$14,000 00	\$18,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....		4,717 61	7,000 63	5,039 60
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		1,622 71	7,799 43	12,907 50
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$20,340 32	\$32,800 06	\$37,947 10

*Formerly Fairview Savings Bank, village of Fairview.

No. 5.

THE GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1883.

CHARLES E. KANTER, *President*; PHILIP BREITMEYER, EDWIN A. BURCH, *Vice Presidents*;
GEO. H. KIRCHNER, *Cashier*; EDWARD YENTSCH, *Assistant Cashier*.

DIRECTORS.—Charles E. Kanter, Philip Breitmeyer, Edwin A. Burch, Paul R. Gray, George H. Kirchner.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$712,146 46	\$788,373 48	\$865,431 52	\$876,807 96
Bonds, mortgages and securities.....	544,856 25	552,349 51	538,842 74	564,773 10
Premiums paid on bonds.....				
Overdrafts.....	505 58	2,511 95	1,621 48	1,855 14
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	16,014 95	6,973 33	1,462 77	5,504 28
Items in transit.....	18,871 02	20,331 57	16,907 38	2,155 49
United States bonds.....				
Due from banks in reserve cities.....	180,590 55	162,492 86	87,238 99	170,702 60
Exchanges for clearing house.....	13,832 73	9,872 53	24,667 79	24,029 63
U. S. and National bank currency.....	73,023 00	56,633 00	44,879 00	96,991 00
Gold coin.....	58,402 50	56,345 00	50,115 00	53,907 50
Silver coin.....	6,776 85	4,418 90	5,607 55	7,754 05
Nickels and cents.....	777 48	412 78	291 73	522 51
Checks, cash items and internal revenue account	6,045 17	4,014 74	5,490 71	1,802 71
Totals.....	\$1,632,842 54	\$1,667,729 65	\$1,652,556 66	\$1,810,805 97
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$250,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	46,132 50	48,404 53	53,622 96	7,554 62
Dividends unpaid.....				
Commercial deposits subject to check.....	384,275 72	365,080 23	371,407 39	363,217 09
Commercial certificates of deposit.....	13,817 85	24,192 85	21,475 00	24,400 00
Due to banks and bankers.....	26,145 13	44,080 44	30,273 77	69,350 29
Certified checks.....	731 45	10,517 00	3,310 08	624 11
Cashier's checks outstanding.....	273 72	10,257 50	4,784 57	1,620 12
Savings deposits.....	1,021,466 17	1,025,197 10	1,027,682 89	1,044,039 74
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,632,842 54	\$1,667,729 65	\$1,652,556 66	\$1,810,805 97

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; W. K. ANDERSON, CHARLES I. FARRELL, *Vice Presidents*;
 JULIUS H. HAASS, *Cashier*; EDWIN J. ECKERT, ARTHUR E. LOCH,
Assistant Cashiers.

DIRECTORS.—James McGregor, Charles I. Farrell, Leartus Connor, Frederick Guenther, Ralph Phelps,
 Jr., Julius H. Haass, Geo. H. Clippert, W. K. Anderson, Orla B. Taylor, Emory W. Clark.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,253,132 58	\$2,418,517 99	\$2,497,147 72	\$2,459,860 38
Bonds, mortgages and securities.....	2,284,277 51	2,365,523 08	2,393,483 30	2,437,307 37
Premiums paid on bonds.....				
Overdrafts.....	1,104 03	1,023 99	1,073 65	669 85
Banking house.....	43,314 02	43,314 02	43,314 02	46,000 00
Furniture and fixtures.....	10,000 00	10,875 00	10,375 00	5,000 00
Other real estate.....	44,102 32	44,112 32	44,111 32	50,481 23
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	27,566 04	20,101 73	20,771 46	11,446 52
United States bonds.....				
Due from banks in reserve cities.....	623,932 86	506,573 70	577,645 02	634,241 57
Exchanges for clearing house.....	30,055 36	27,649 54	53,943 40	38,791 82
U. S. and National bank currency.....	116,159 00	134,067 00	127,204 00	138,202 00
Gold coin.....	122,275 00	136,115 00	127,485 00	130,465 00
Silver coin.....	6,313 55	7,359 00	6,926 00	6,410 50
Nickels and cents.....	654 85	592 09	554 87	709 91
Checks, cash items and internal revenue account	213 71	190 52	185 31	295 47
Totals.....	\$5,572,100 63	\$5,805,514 98	\$5,904,220 07	\$5,998,881 62
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	225,000 00	225,000 00	225,000 00	250,000 00
Undivided profits, less current expenses, interest and taxes paid.....	18,770 59	37,122 18	49,618 41	51,250 23
Dividends unpaid.....				
Commercial deposits subject to check.....	938,680 14	969,723 14	1,000,631 10	997,881 68
Commercial certificates of deposit.....	7,638 25	15,004 47	10,118 75	21,069 41
Due to banks and bankers.....	61,789 12	67,381 87	72,241 89	55,638 33
Certified checks.....	6,487 09	6,706 92	20,228 98	12,054 39
Cashier's checks outstanding.....				
Savings deposits.....	3,718,137 16	3,889,683 95	3,956,426 93	4,073,134 41
Savings certificates of deposit.....	185,598 28	184,292 45	159,954 01	137,553 17
Reserve for taxes.....	10,000 00	10,000 00	10,000 00	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$5,572,100 63	\$5,805,514 98	\$5,904,220 07	\$5,998,881 62

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

Corporate existence extended February 19, 1907.

GEORGE PECK, *President*; CHARLES C. JENKS, JAMES D. STANDISH, *Vice Presidents*; GEORGE WILEY, *Cashier*; HUGH R. BURNS, *Assistant Cashier*.

TRUSTEES.—C. M. BURTON, George Peck, Dexter M. Ferry, Jr., Charles C. Jenks, Hoyt Post, James D. Standish, George Wiley, James S. Holden, Lem W. Bowen, J. B. Ford, W. J. Gray, James Inglis, M. J. Murphy, Thomas Neal, John T. Shaw, F. F. Sanford, M. L. Williams.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,392,654 72	\$1,388,092 38	\$1,265,409 34	\$1,275,010 41
Bonds, mortgages and securities.....	1,028,308 27	1,029,932 12	1,023,327 92	1,037,808 15
Premiums paid on bonds.....	5,000 00	5,000 00	5,000 00	5,000 00
Overdrafts.....	566 99	253 78	632 93	571 22
Banking house.....	14,000 00	14,000 00	14,000 00	14,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,850 00	3,932 00
Other real estate.....	34,248 34	31,648 34	20,777 31	15,777 31
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	256,957 63	217,892 82	262,819 60	355,158 64
Exchanges for clearing house.....	40,404 94	34,681 10	15,262 99	23,955 04
U. S. and National bank currency.....	48,922 00	49,664 00	43,947 00	61,310 00
Gold coin.....	66,230 00	63,327 50	43,215 00	51,250 00
Silver coin.....	3,623 40	3,973 65	2,892 05	4,291 55
Nickels and cents.....	668 25	719 69	596 00	1,026 46
Checks, cash items and internal revenue account	331 01	701 61	1,738 91	1,644 03
Totals.....	\$2,894,915 55	\$2,842,886 99	\$2,703,469 05	\$2,850,734 81
Liabilities.				
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current expenses, interest and taxes paid.....	44,744 92	44,259 36	43,237 34	44,169 55
Dividends unpaid.....	315 50	158 00	158 00	158 00
Commercial deposits subject to check.....	783,719 43	777,324 82	721,851 67	861,805 48
Commercial certificates of deposit.....	55,357 63	51,540 47	23,332 25	16,914 27
Due to banks and bankers.....	8,641 50	14,989 08	11,333 79	11,989 42
Certified checks.....	3,751 42	761 42	2,716 33	1,106 63
Cashier's checks outstanding.....	1,542 62	1,807 71	860 76	1,491 22
Savings deposits.....	1,446,491 23	1,459,536 69	1,418,940 06	1,438,841 52
Savings certificates of deposit.....	175,351 30	117,509 44	106,038 85	99,258 72
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,894,915 55	\$2,842,886 99	\$2,703,469 05	\$2,850,734 81

No. 15.

PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

J. H. JOHNSON, *President*; HAMILTON CARHARTT, FRANK P. BYRNE, *Vice Presidents*; H. H. ELLERTON, H. MOXSON, *Assistant Cashiers*.

DIRECTORS.—Frank P. Byrne, Hamilton Carhartt, E. O. Grosvenor, Frank Howard, S. W. Clarkson, Albert H. Webb, Edward H. Doyle, J. H. Johnson, George H. Leshar, D. A. MacLachlan, C. Corbett, John C. Donnelly, David Stott, Henry A. Haigh, E. O. Krentler, James T. Whitehead, Frederick W. Whiting.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,867,897 03	\$2,887,576 40	\$2,963,500 40	\$3,176,022 14
Bonds, mortgages and securities.....	2,069,733 59	2,147,803 14	2,131,469 63	2,236,006 16
Premiums paid on bonds.....				
Overdrafts.....	869 30	414 24	2,273 64	893 26
Banking house.....	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures.....	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate.....	52,448 02	52,147 74	26,147 74	25,851 87
Due from other banks and bankers (not reserve cities).....	17,404 42	28,537 69	21,616 76	17,862 76
Items in transit.....	57,776 07	79,728 94	113,068 61	81,997 36
United States bonds.....				
Due from banks in reserve cities.....	632,774 21	686,134 96	472,425 69	591,986 32
Exchanges for clearing house.....	110,077 09	52,690 76	105,519 90	51,776 81
U. S. and National bank currency.....	365,765 00	266,554 00	330,354 00	413,578 00
Gold coin.....	82,217 50	113,460 00	31,717 50	55,670 00
Silver coin.....	32,684 71	30,391 86	23,918 25	25,426 95
Nickels and cents.....	1,631 12	2,059 74	1,384 04	3,786 21
Checks, cash items and internal revenue account	15,640 40	3,581 75	9,588 53	13,882 14
Totals.....	\$6,493,918 46	\$6,538,081 22	\$6,419,984 69	\$6,881,739 98
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	20,800 57	30,533 98	14,898 47	37,871 96
Dividends unpaid.....	280 00	24 50	112 00	32 00
Commercial deposits subject to check.....	1,922,238 88	1,922,151 23	1,763,399 36	2,205,764 62
Commercial certificates of deposit.....	63,647 53	15,015 01	18,029 68	19,143 77
Due to banks and bankers.....	1,157,777 46	1,122,518 71	1,120,986 20	1,069,151 61
Certified checks.....	9,094 26	16,476 69	24,613 84	29,661 25
Cashier's checks outstanding.....				
Savings deposits.....	2,671,274 31	2,788,076 56	2,827,134 13	2,898,310 80
Savings certificates of deposit.....	148,805 45	143,284 54	150,811 01	121,803 87
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$6,493,918 46	\$6,538,081 22	\$6,419,984 69	\$6,881,739 98

No. 52.

*PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; GEO. E. LAWSON, *Cashier*;
JNO. R. BODDE, *Assistant Cashier*; R. W. SMYLLIE, *Auditor*.DIRECTORS.—M. W. O'Brien, F. A. Schulte, Geo. H. Barbour, Jeremiah Dwyer, C. A. DuCharme,
Fred T. Moran, Sigmund Rothschild, M. J. Murphy, Geo. E. Lawson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Merged with State Savings Bank, Detroit, and reorganized as The People's State Bank, Detroit.

No. 356.

THE PEOPLE'S STATE BANK, DETROIT.

Organized January 4, 1907.

GEO. H. RUSSEL, *President*; M. W. O'BRIEN, *Vice President and Chairman of Board*; H. C. POTTER, JR., GEO. E. LAWSON, R. S. MASON, F. A. SCHULTE, *Vice Presidents*; AUSTIN E. WING, *Cashier*; H. P. BORGMAN, *Cashier Savings Department*; R. W. SMYLLIE, *Manager Credit Department*; FRANK W. BLAIR, *Auditor*; R. E. MASON, *Assistant Cashier*; J. R. BODDE, *Assistant Cashier*.

DIRECTORS.—R. A. Alger, Jr., George H. Barbour, W. T. Barbour, W. K. Bixby, H. M. Campbell, C. A. DuCharme, Jeremiah Dwyer, Haley Fiske, F. J. Hecker, Geo. E. Lawson, H. B. Ledyard, P. H. McMillan, R. S. Mason, Fred T. Moran, M. J. Murphy, M. W. O'Brien, H. C. Potter, Jr., Louis Rothschild, Geo. H. Russel, Henry Russel, Hugo Scherer, F. A. Schulte, Peter White.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$13,408,903 07	\$13,873,578 35	\$14,083,128 71	\$13,787,326 63
Bonds, mortgages and securities.....	11,576,631 12	11,804,774 17	11,610,067 88	11,763 560 59
Premiums paid on bonds.....				
Overdrafts.....	12,193 43	14,862 76	18,193 16	19,240 66
Banking house.....	650,000 00	650,000 00	650,000 00	650,000 00
Furniture and fixtures.....	30,000 00	30,000 00	30,000 00	30,000 00
Other real estate.....	293,933 38	284,103 85	277,353 16	287,427 14
Due from other banks and bankers (not reserve cities).....	45,630 06	22,271 88	82,527 76	86,728 73
Items in transit.....	238,677 43	325,906 27	447,728 41	313,784 73
United States bonds.....				
Due from banks in reserve cities.....	4,262,965 19	3,524,357 53	3,881,027 15	3,161,481 70
Exchanges for clearing house.....	284,023 83	400,060 33	427,446 63	128,170 85
U. S. and National bank currency.....	951,859 00	805,455 00	830,149 00	845,475 00
Gold coin.....	295,821 68	319,389 15	353,023 09	224,755 64
Silver coin.....	76,186 35	83,883 44	96,029 96	113,022 55
Nickels and cents.....	13,423 69	4,504 72	3,485 16	5,642 44
Checks, cash items and internal revenue account	32,409 67	48,765 75	34,676 06	146,000 18
Totals.....	\$32,172,657 90	\$32,191,913 20	\$32,826,826 13	\$31,562,616 84
Liabilities.				
Capital stock paid in.....	\$1,500,000 00	\$1,500,000 00	\$1,500,000 00	\$1,500,000 00
Surplus fund.....	1,500,000 00	1,500,000 00	1,500 000 00	1,500,000 00
Undivided profits, less current expenses, interest and taxes paid.....	195,439 33	235,764 59	263,381 66	308,168 90
Dividends unpaid.....			100 00	110 00
Commercial deposits subject to check.....	8,336,693 57	8,267,670 19	8,541,878 07	8,102,396 52
Commercial certificates of deposit.....	83,616 98	52,453 52	61,898 43	14,180 65
Due to banks and bankers.....	4,004,405 82	3,682,549 48	3,848,559 53	3,349,947 33
Certified checks.....	48,010 62	45,941 48	43,755 91	40,483 51
Cashier's checks outstanding.....	42,960 76	140,844 94	389,864 46	57,259 85
Savings deposits.....	14,876,404 66	15,129,328 48	15,215,668 45	15,388,129 74
Savings certificates of deposit.....	1,585,126 16	1,637,360 52	1,461,719 62	1,301,960 34
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$32,172,657 90	\$32,191,913 20	\$32,826,826 13	\$31,562,616 84

STATE BANKS OF MICHIGAN.

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No. 7.

*STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEORGE H. RUSSEL, *President*; H. C. POTTER, JR., R. S. MASON, *Vice Presidents*; AUSTIN E. WING, *Cashier*; H. P. BORGMAN, R. E. MASON, *Assistant Cashiers*; FRANK W. BLAIR, *Auditor*.

DIRECTORS.—George H. Russel, Robert S. Mason, Henry Russel, Henry B. Ledyard, Russell A. Alger, Henry M. Campbell, R. W. Gillett, Wm. C. McMillan, Chas. L. Freer, Frank J. Hecker, Peter White, Henry C. Potter, Jr., Hugo Scherer, W. T. Barbour, W. K. Bixby, Haley Fiske.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Merged with People's Savings Bank, Detroit, and reorganized as The People's State Bank, Detroit.

STATE BANKING DEPARTMENT.

SECURITY TRUST COMPANY, DETROIT.

Organized May 1, 1906.

M. J. MURPHY, *President*; EMORY W. CLARK, LEM W. BOWEN, *Vice Presidents*;
FREDERIC F. SANFORD, *Secretary*.

DIRECTORS.—M. J. Murphy, Emory W. Clark, Lem W. Bowen, Geo. E. Lawson, John T. Shaw, M. L. Williams, Julius H. Haass, John N. Bagley, J. D. Standish, H. C. Potter, Jr., J. H. Johnson, W. J. Gray, D. M. Ferry, Jr., Russell A. Alger, J. B. Ford, Fred T. Moran, W. K. Anderson, William Livingstone, John M. Dwyer, James S. Holden, Charles C. Jenks.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Collateral loans. Time.....	\$294,471 85	\$550,328 42	\$526,367 97	\$786,263 98
Demand.....	355,850 00	308,850 00	139,100 00	259,350 00
Loans on real estate mortgages, in office.....	25,130 88	26,744 00	27,274 00	33,577 12
With State Treasurer.....	75,000 00	75,000 00	75,000 00	125,000 00
Other loans.....				
Bonds. In office.....	149,625 00	119,772 50	281,050 00	255,207 75
With State Treasurer.....	130,465 20	130,465 20	130,465 20	81,943 70
Stocks.....	405,100 00	419,500 00	419,500 00	100 00
Real estate owned.....				
Other investments.....				
Advances to Trusts.....				13,297 12
Premiums paid.....	577 50	577 50	587 50	577 50
Safe deposit vaults.....				
Furniture and fixtures.....	3,776 95	3,786 95	3,786 95	3,786 95
Due from approved reserve agents.....	139,941 21	*132,426 84	201,769 50	378,340 67
Due from other banks and bankers.....				5,068 33
Checks for clearing house.....				2,612 44
Cash items.....	1 75		520 00	
Nickels and cents.....	2 76	2 49	3 44	2 50
Silver coin.....	6 70	12 80	42 05	20 65
Gold coin.....				2 50
U. S. and National bank notes.....	2,497 00	3,268 00	4,021 00	3,780 00
Totals.....	\$1,582,446 80	\$1,770,734 70	\$1,809,487 61	\$1,948,931 21
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,600 00
Undivided profits. (Less expenses, interest and taxes paid).....	22,440 54	28,291 78	24,707 79	42,967 26
Dividends unpaid.....				
Trust deposits.....	560,006 26	742,442 92	769,779 82	900,188 61
Debentures.....				
Reserve for taxes.....			15,000 00	5,775 34
Other liabilities.....				
Totals.....	\$1,582,446 80	\$1,770,734 70	\$1,809,487 61	\$1,948,931 21

UNION TRUST COMPANY, DETROIT.

Organized November 24, 1890.

D. M. FERRY, *President*; ELLWOOD T. HANCE, *First Vice President and Treasurer*; A. E. F. WHITE, *Second Vice President*; GERALD J. MCMECHAN, *Secretary*; CHARLES R. DUNN, *Assistant Secretary*; ALEXANDER C. LONG, *Auditor*; HOBART B. HOYT, *Trust Officer*; CHRISTIAN H. HECKER, *Assistant Trust Officer*; ISRAEL T. COWLES, *Manager Title Guaranty and Abstract Department*; W. T. BRADFORD, *Bond Officer*; GILBERT R. OSMUN, *Custodian Safety Deposit Vault*; FRANK X. LINGEMANN, *Real Estate Officer*.

DIRECTORS.—D. C. Whitney, D. M. Ferry, A. E. F. White, Charles Stinchfield, Ellwood T. Hance, Charles A. DuCharme, Henry Russel, Truman H. Newberry, Elliott T. Slocum, F. J. Hecker, Harry A. Conant, Herbert E. Boynton, Philip H. McMillan, Charles L. Palms, George Hendrie, Albert L. Stephens, Paul F. Bagley, Burnham S. Colburn, George B. Remick.

Resources.		Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Collateral loans.	With Collateral Deposit Co.	\$3,760,000 00	\$3,279,000 00	\$3,237,750 00	\$2,981,968 29
	Time in office.....	956,565 35	980,113 35	1,062,177 28	963,888 73
	Demand in office.....	845,289 62	933,523 36	906,493 71	890,562 70
Loans on real estate mortgages, in office.....		288,967 87	277,605 99	284,679 70	241,896 76
With Collateral Deposit Company.....		1,378,068 46	1,520,774 70	1,672,684 21	1,749,896 97
With State Treasurer.....		237,500 00	237,500 00	232,500 00	207,040 00
Other loans.....					
Bonds. In office.....		1,077,233 55	1,066,713 55	1,060,314 20	1,042,787 70
With Collateral Deposit Company.....		150,000 00	150,000 00	100,000 00	100,000 00
With State Treasurer. Bond reserve.....		114,671 10	113,415 33	113,315 81	113,216 29
Stocks.....		182,300 00	187,400 00	187,400 00	187,400 00
Real estate owned.....		108,066 16	108,066 16	16,990 15	16,225 41
Other investments.....		162,133 29	151,508 29	185,773 29	197,602 61
Accounts receivable.....		2,563 58	2,016 29	5,849 82	2,135 26
Advances to trusts.....		105,298 27	114,487 17	92,552 57	95,284 46
Premiums paid.....					
Safe deposit vaults.....					
Furniture and fixtures.....		7,390 00	7,425 00	7,415 00	7,398 04
Due from approved reserve agents.....		318,795 35	197,160 10	228,107 18	128,643 70
Due from other banks and bankers.....					
Cash items.....		3,698 77	3,230 24	3,768 90	4,718 32
Nickels and cents.....		4 81	94	7 50	7 09
Silver coin.....		306 10	231 95	245 20	202 15
Gold coin.....		180 00	262 50	365 00	250 00
U. S. and National bank notes.....		3,503 00	5,212 00	4,350 00	3,604 00
Totals.....		\$9,702,525 28	\$9,340,651 92	\$9,422,739 52	\$8,934,800 48
Liabilities.					
Capital stock paid in.....		\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....		300,000 00	300,000 00	300,000 00	300,000 00
Undivided profits. (Less expenses, interest and taxes paid).....		183,862 70	180,938 63	184,856 26	182,624 16
Dividends unpaid.....					
Trust deposits.....		802,406 93	1,034,333 35	1,136,556 83	811,770 28
Debentures.....		4,766,500 00	4,365,900 00	4,506,300 00	4,485,164 60
Certificates of deposit.....		2,826,438 91	2,660,728 14	2,537,286 56	2,406,978 97
First mortgage trust gold bonds.....		253,200 00	263,400 00	243,400 00	233,400 00
Other liabilities.....		10,117 74	15,301 80		
Reserved for taxes and interest.....				12,339 87	14,862 47
Totals.....		\$9,702,525 28	\$9,340,651 92	\$9,422,739 52	\$8,934,800 48

No. 161.

THE UNITED STATES SAVINGS BANK, DETROIT.

Organized May 18, 1893.

GEO. ANDERSON, *President*; HENRY COWIE, *Vice President*; ENOCH SMITH, *Cashier*;
WM. A. SANDS, *Assistant Cashier*.DIRECTORS.—Geo. Anderson, James B. Book, James H. McDonald, Henry Cowie, Frederick W. Hodges,
Francis E. Brossy, Enoch Smith, Edward M. Mancourt.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$532,779 68	\$579,019 53	\$580,756 04	\$630,791 79
Bonds, mortgages and securities.....	475,128 48	478,593 75	471,940 60	496,558 47
Premiums paid on bonds.....				
Overdrafts.....	176 29	14 27	88 54	04 13
Banking house.....	9,913 00	9,913 00	9,913 00	9,913 00
Furniture and fixtures.....	3,130 00	3,287 18	7,287 18	9,657 13
Other real estate.....	20,524 43	20,657 87	20,665 11	22,561 88
Due from other banks and bankers (not reserve cities).....	404 40	177 54	220 72	34 20
Items in transit.....		143 00	1,890 26	12,487 50
United States bonds.....				
Due from banks in reserve cities.....	90,060 44	96,589 43	106,135 93	102,304 66
Exchanges for clearing house.....	28,047 76	20,347 96	28,000 20	19,753 82
U. S. and National bank currency.....	23,536 00	32,402 00	38,974 00	23,345 00
Gold coin.....	10,670 00	10,950 00	10,715 00	11,020 00
Silver coin.....	2,194 30	2,721 90	2,737 20	3,567 75
Nickels and cents.....	440 60	767 96	894 19	739 72
Checks, cash items and internal revenue account	355 87	452 65	2,239 65	3,945 26
Totals.....	\$1,197,361 25	\$1,256,038 06	\$1,284,477 80	\$1,346,744 31
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	28,052 98	29,734 68	35,743 61	12,721 03
Dividends unpaid.....				30 00
Commercial deposits subject to check.....	241,582 06	259,435 58	248,684 03	276,544 12
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	292 42	718 28	1,428 90	558 14
Cashier's checks outstanding.....	1,200 25	6,100 56	2,607 89	2,764 75
Savings deposits.....	614,680 92	672,013 07	737,644 73	778,523 04
Savings certificates of deposit.....	106,552 62	93,035 89	78,368 64	75,603 23
Notes and bills rediscounted.....				
Bills payable.....	25,000 00	15,000 00		
Totals.....	\$1,197,361 25	\$1,256,038 06	\$1,284,477 80	\$1,346,744 31

No. 6.

THE WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

Corporate existence extended June 27, 1901.

CHARLES F. COLLINS, *President*; D. M. FERRY, WM. S. GREEN, *Vice Presidents*; ALFRED K. KIEFER, *Treasurer*; EDWARD H. COLLINS, *Assistant Treasurer*.

DIRECTORS.—D. M. Ferry, Wm. V. Moore, Wm. S. Green, E. H. Flinn, H. Kirke White, J. B. Book, A. L. Stephens, F. H. Croul, Frank W. Eddy, S. Y. Seyburn, Charles F. Collins.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,683,382 71	\$2,795,619 96	\$2,927,107 23	\$3,036,456 98
Bonds, mortgages and securities.....	7,421,976 60	7,452,960 76	7,545,404 38	7,592,972 36
Premiums paid on United States bonds.....	66,000 00	64,000 00	62,000 00	62,000 00
Overdrafts.....				
Banking house.....	125,000 00	125,000 00	125,000 00	125,000 00
Furniture and fixtures.....				
Other real estate.....	38,595 38	25,191 29	14,216 98	15,993 09
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		890 00	10 00	225 10
United States bonds.....	225,000 00	225,000 00	225,000 00	225,000 00
Due from banks in reserve cities.....	1,658,921 89	1,628,839 60	1,498,189 30	1,320,965 91
Exchanges for clearing house.....	19,469 73	23,167 66	74,964 06	4,467 71
U. S. and National bank currency.....	130,461 00	125,586 00	129,269 00	121,827 00
Gold coin.....	435,035 00	438,672 50	440,422 50	433,920 00
Silver coin.....	2,170 10	2,129 75	2,327 35	2,025 65
Nickels and cents.....	199 00	191 91	239 85	197 05
Checks, cash items and internal revenue account.....	67 68	593 68	100 68	235 31
Totals.....	\$12,806,279 09	\$12,907,843 11	\$13,034,251 33	\$12,941,336 16
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	600,000 00	800,000 00	800 000 00	800,000 00
Undivided profits, less current expenses, interest and taxes paid.....	432,721 51	268,229 78	286,933 14	342,921 31
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	10,696,550 88	10,722,527 79	10,767 308 62	10,700 587 17
Savings certificates of deposit.....	675,006 70	717,085 54	760,009 57	694,235 17
Reserve for taxes.....			20,000 00	3,592 51
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$12,806,279 09	\$12,907,843 11	\$13,034,251 33	\$12,941,336 16

No. 157.

THE DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOMAS BIRKETT, *President*; FRANK P. GLAZIER, *Vice President*; G. S. FRANCISCO, *Cashier*;
JAS. J. PAGE, *Assistant Cashier*; W. T. BRADFORD, *Auditor*.

DIRECTORS.—Thomas Birkett, Frank P. Glazier, W. T. Bradford, G. S. Francisco, W. P. Schenk.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$52,323 87	\$73,484 46	\$76,517 44	\$91,140 28
Bonds, mortgages and securities.....	140,898 28	146,345 32	139,409 05	134,859 05
Premiums paid on bonds.....				
Overdrafts.....	105 74	442 17	182 00	63 35
Banking house.....	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures.....	1,495 00	1,495 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	23,843 25	35,012 30	37,320 48	30,025 90
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,397 00	6,198 00	12,345 00	7,992 00
Gold coin.....	2,802 50	3,320 00	1,215 00	4,240 00
Silver coin.....	375 90	664 60	694 55	751 30
Nickels and cents.....	54 35	40 28	67 46	91 99
Checks, cash items and internal revenue account	94 44	46 47	39 76	14 14
Totals.....	\$233,590 33	\$270,248 60	\$272,490 74	\$273,878 01
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	9,206 19	10,238 38	12,009 66	10,821 58
Dividends unpaid.....				
Commercial deposits subject to check.....	42,490 32	46,822 42	43,897 96	36,345 59
Commercial certificates of deposit.....	2,012 36	5,044 74	2,867 68	2,391 24
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	126,270 43	153,452 20	157,447 02	165,813 04
Savings certificates of deposit.....	27,611 03	28,680 86	30,268 44	31,306 56
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$233,590 33	\$270,248 60	\$272,490 74	\$273,878 01

No. 351.

THE DRYDEN STATE BANK, DRYDEN.

Organized October 20, 1906.

LEE BERRIDGE, *President*; ROBERT BOOTH, *Vice President*; W. H. SHOUP, *Cashier*.

DIRECTORS.—Lee Berridge, W. H. Shoup, F. W. Kendrick, Robert Booth, A. J. Schanck, Henry Schanck, P. H. Foot.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$33,305 67	\$37,717 89	\$38,303 98	\$37,637 00
Bonds, mortgages and securities.....	16,835 00	17,875 00	21,100 00	23,045 00
Premiums paid on bonds.....				
Overdrafts.....	475 60	954 03	870 87	1,153 45
Banking house.....				
Furniture and fixtures.....	1,154 15	1,154 15	1,154 15	1,154 15
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	6 271 06	2,929 70	4,055 00	8,596 32
Items in transit.....	287 77	850 44	1,260 83	342 28
United States bonds.....				
Due from banks in reserve cities.....	6,301 27	3,366 80	6,890 29	7,231 13
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,265 00	2,204 00	2,572 00	2,850 00
Gold coin.....	1,430 00	1,300 00	1,770 00	1,750 00
Silver coin.....	224 00	326 50	411 79	559 00
Nickels and cents.....	19 31	40 96	32 50	57 03
Checks, cash items and internal revenue account	126 75	74 26	130 76	157 06
Totals.....	\$68,695 58	\$69,825 73	\$78,552 17	\$84,532 42
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	191 50	299 07	355 96	1,029 51
Dividends unpaid.....				
Commercial deposits subject to check.....	12,576 27	10,662 04	12,475 41	9,484 78
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	8,206 02	10,466 73	15,103 61	20,940 39
Savings certificates of deposit.....	27,721 79	28,377 89	30,617 19	33,077 74
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$68,695 58	\$69,825 73	\$78,552 17	\$84,532 42

STATE BANKING DEPARTMENT.

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

GEORGE J. SHAEFER, *President*; M. J. HOWE, *Vice President*; WM. CLUTE, *Cashier*.DIRECTORS.—George J. Shaefer, B. J. Corbin, Wm. Clute, M. J. Howe, Wm. C. Palmer, Geo. W. Hurd.
T. W. Barnes.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$43,704 76	\$43,153 70	\$46,356 72	\$ 47,005 28
Bonds, mortgages and securities.....	66,296 92	66,105 99	61,668 33	65,933 33
Premiums paid on bonds.....				
Overdrafts.....	1,389 25	558 95	625 51	17 21
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	15,605 27	30,256 64	27,802 97	18,608 25
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,737 00	1,281 00	2,830 00	3,210 00
Gold coin.....	3,950 00	4,295 00	4,975 00	5,900 00
Silver coin.....	402 95	69 10	296 55	1,223 55
Nickels and cents.....	48 38	59 82	20 30	3 75
Checks, cash items and internal revenue account	38 79	41 99	309 23	1,113 29
Totals.....	\$137,673 32	\$149,322 19	\$148,386 61	\$146,604 66
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,576 36	5,164 76	6,176 80	5,521 48
Dividends unpaid.....	1,200 00	1,100 00	1,100 00	1,640 00
Commercial deposits subject to check.....	25,691 43	31,617 93	31,561 84	30,709 72
Commercial certificates of deposit.....	67,650 81	72,496 26	70,526 33	67,785 14
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	20,554 72	20,943 24	21,022 14	22,948 32
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$137,673 32	\$149,322 19	\$148,386 61	\$146,604 66

STATE BANKS OF MICHIGAN.

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No. 124.

THE SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President*; ARTHUR S. THOMAS, *Vice President*; F. N. CONN, *Cashier*;
A. T. COOLING, *Assistant Cashier*.

DIRECTORS.—Robert C. Fair, F. N. Conn, George N. Siefert, Thomas Cooling, Arthur S. Thomas.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$73,875 84	\$73,387 04	\$70,600 37	\$71,406 20
Bonds, mortgages and securities.....	79,305 85	84,035 89	85,313 63	83,494 34
Premiums paid on bonds.....	250 00	250 00	250 00	250 00
Overdrafts.....	836 50	1,112 91	303 38	209 82
Banking house.....				
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....	6,725 00	6,725 00	7,165 00	4,275 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	8,962 33	8,902 31	9,211 59	1,707 41
United States bonds.....				
Due from banks in reserve cities.....	23,727 54	19,967 09	18,442 65	44,211 81
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,939 00	5,239 00	7,552 00	9,283 00
Gold coin.....	7,675 00	6,145 00	5,545 00	5,645 00
Silver coin.....	982 50	933 85	943 75	670 25
Nickels and cents.....	83 67	82 03	87 64	122 15
Checks, cash items and internal revenue account	424 47	556 49	507 62	453 53
Totals.....	\$214,087 70	\$209,656 61	\$208,422 63	\$224,028 51
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,300 00	3,300 00	3,300 00	3,300 00
Undivided profits, less current expenses, interest and taxes paid.....	591 83	637 10	1,495 54	528 12
Dividends unpaid.....				
Commercial deposits subject to check.....	34,980 39	27,024 07	22,703 42	23,948 07
Commercial certificates of deposit.....	64,257 49	63,901 82	68,521 73	79,601 41
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	85,957 99	89,793 62	87,401 94	91,650 91
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$214,087 70	\$209,656 61	\$208,422 63	\$224,028 51

STATE BANKING DEPARTMENT.

No. 238.

STATE BANK OF EAST JORDAN, EAST JORDAN.

Organized July 12, 1901.

W. L. FRENCH, *President*; M. H. ROBERTSON, *Vice President*; C. O. G. GLENN, *Cashier*.

DIRECTORS.—W. L. French, M. H. Robertson, W. P. Porter, Geo. G. Glenn, John A. Boosinger.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$86,395 52	\$91,215 12	\$94,193 29	\$105,230 24
Bonds, mortgages and securities.....	27,116 48	28,008 31	28,656 26	33,922 68
Premiums paid on bonds.....				
Overdrafts.....	1,107 66	922 73	973 04	461 61
Banking house.....	5,524 02	5,524 02	5,524 02	5,524 02
Furniture and fixtures.....	2,097 67	2,097 67	2,097 67	2,097 67
Other real estate.....	300 25	303 09	303 09	203 09
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	13,510 44	24,387 20	20,377 32	51,777 73
Exchanges for clearing house.....	180 94	1,914 63	111 78	
U. S. and National bank currency.....	5,895 00	4,228 00	10,451 00	10,016 00
Gold coin.....	1,045 00	575 00	1,035 00	1,310 00
Silver coin.....	2,932 50	1,343 35	1,782 40	1,899 50
Nickels and cents.....	347 49	93 01	61 03	189 02
Checks, cash items and internal revenue account	23 30	37 51	160 99	31 10
Totals.....	\$146,476 27	\$160,649 64	\$165,726 89	\$212,712 66
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	284 40	1,516 25	2,608 84	1,304 50
Dividends unpaid.....	60 00	60 00	60 00	120 00
Commercial deposits subject to check.....	43,223 85	47,735 32	47,799 79	82,041 22
Commercial certificates of deposit.....	9,116 20	10,359 54	10,845 79	9,655 33
Due to banks and bankers.....				
Certified checks.....	9 00	44 00	9 00	9 00
Cashier's checks outstanding.....				
Savings deposits.....	21,222 45	23,468 32	26,106 82	25,922 26
Savings certificates of deposit.....	47,560 37	52,436 21	53,296 65	66,660 35
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$146,476 27	\$160,649 64	\$165,726 89	\$212,712 66

No. 53.

MICHIGAN STATE BANK OF EATON RAPIDS.

Organized July 22, 1884.

JOHN M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*;
E. S. HARRIS, *Assistant Cashier*.DIRECTORS.—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, E. F. Knapp, John M. Corbin,
H. C. Minnie, I. N. Reynolds, F. S. Leighton.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$214,046 50	\$207,747 15	\$204,588 58	\$219,912 76
Bonds, mortgages and securities.....	78,539 58	98,358 48	108,158 83	108,915 84
Premiums paid on bonds.....				
Overdrafts.....	2,341 25	2,421 19	2,093 31	2,323 74
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate Due from other banks and bankers (not reserve cities).....	2,801 81	3,374 78	3,385 86	3,337 96
Items in transit.....	3,815 27	2,869 61	976 99	2,144 09
United States bonds.....				
Due from banks in reserve cities.....	30,251 35	27,193 56	23,342 23	10,106 14
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,911 00	5,759 00	7,634 00	5,771 00
Gold coin.....	11,420 00	11,325 00	11,775 00	12,070 00
Silver coin.....	3,100 00	3,410 00	2,500 00	3,500 00
Nickels and cents.....	536 23	304 69	408 24	434 81
Checks, cash items and internal revenue account	1,587 92	3,632 46	2,969 52	1,497 35
Totals.....	\$364,850 41	\$373,895 92	\$375,352 56	\$377,513 69
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,537 48	7,497 85	7,551 39	6,470 79
Dividends unpaid.....	73 22	13 25	13 25	13 25
Commercial deposits subject to check.....	78,081 78	84,765 72	96,975 06	82,280 67
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	191,157 93	191,619 10	180,812 84	198,748 98
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$364,850 41	\$373,895 92	\$375,352 56	\$377,513 69

STATE BANKING DEPARTMENT.

No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

FREDERICK NEFF, *President*; SHERMAN NEFF, *Vice President*; JOHN W. PFEIFLER, *Cashier*;
SERENUS D. KETCHUM, *Assistant Cashier*.

DIRECTORS.—Frederick Neff, John W. Pfeiffer, Sherman Neff, Henry J. Burch, Edwin K. Horton.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$46,926 57	\$44,710 39	\$37,441 61	\$35,843 97
Bonds, mortgages and securities.....	22,410 37	22,080 72	23,662 00	26,694 45
Premiums paid on bonds.....				
Overdrafts.....	529 42	998 79	3 56	2 69
Banking house.....	1,908 86	1,908 86	2,208 86	2,208 86
Furniture and fixtures.....	1,528 11	1,528 61	1,560 61	1,558 11
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	370 00	1,434 47	1,159 36	1,620 50
United States bonds.....				
Due from banks in reserve cities.....	20,063 16	34,389 79	48,380 47	49,112 47
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,839 00	3,103 00	2,220 00	3,012 00
Gold coin.....	2,015 00	2,025 00	2,020 00	2,106 00
Silver coin.....	1,286 25	1,115 50	971 75	696 00
Nickels and cents.....	191 66	215 73	102 01	63 88
Checks, cash items and internal revenue account	20 00	8 77	26 08	584 30
Totals.....	\$100,108 40	\$113,526 63	\$119,756 30	\$123,501 23
Liabilities.				
Capital stock paid in.....	\$5,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,554 28	2,233 13	2,572 08	1,310 65
Dividends unpaid.....				
Commercial deposits subject to check.....	27,641 49	35,557 92	40,846 30	39,010 86
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	72 86	328 35	94 20	117 81
Savings deposits.....	6,142 06	6,550 86	5,824 62	5,973 90
Savings certificates of deposit.....	46,097 71	50,556 37	52,419 10	58,589 01
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$100,108 40	\$113,526 63	\$119,756 30	\$123,501 23

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

M. B. LANG, *President*; C. A. WHYLAND, *Vice President*;
CHARLES B. CARVER, *Cashier*.

DIRECTORS.—M. B. Lang, Harry Hirschberg, A. B. Fairbanks, Charles B. Carver, C. D. Towne, C. A. Whyland.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$122,227 61	\$116,194 55	\$121,261 83	\$118,087 16
Bonds, mortgages and securities.....	64,937 72	75,983 72	87,198 06	87,493 63
Premiums paid on bonds.....				
Overdrafts.....	41 08	169 14	167 07	
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	2,121 50	2,121 50	2,121 50	2,121 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	24,352 71	29,143 13	16,258 00	27,757 11
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,240 00	7,241 00	4,707 00	5,249 00
Gold coin.....	4,627 86	4,297 86	4,477 86	4,927 86
Silver coin.....	896 80	1,089 00	302 85	512 50
Nickels and cents.....	113 17	117 04	85 02	97 72
Checks, cash items and internal revenue account	71 62	462 77	3,960 52	1,417 17
Totals.....	\$231,630 07	\$240,819 71	\$244,539 71	\$251,613 65
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	6,500 00	6,500 00	6,500 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,226 01	3,300 68	5,915 78	6,444 64
Dividends unpaid.....	118 65	68 65		
Commercial deposits subject to check.....	60,199 59	57,909 42	61,343 24	60,728 75
Commercial certificates of deposit.....	39,591 25	42,282 45	39,489 19	40,974 54
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	87,994 57	95,758 51	96,291 50	101,965 72
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$231,630 07	\$240,819 71	\$244,539 71	\$251,613 65

No. 342.

THE STATE SAVINGS BANK OF ELSIE, ELSIE.

Organized June 20, 1906.

OLIVER B. CAMPBELL, *President*; LAMOTT G. BATES, *Vice President*;
THOMAS P. STEADMAN, *Cashier*.

DIRECTORS.—Oliver B. Campbell, LaMott G. Bates, Meyer B. Netzorg, Clyde D. Bates, Thomas P. Steadman.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$130,057 83	\$137,484 05	\$140,321 08	\$142,769 47
Bonds, mortgages and securities.....	47,347 46	54,684 86	58,689 86	62,199 86
Premiums paid on bonds.....	189 30	189 30	189 30	189 30
Overdrafts.....	1,517 07	2,515 45	603 28	1,816 24
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,750 00	1,750 00	1,750 00	1,750 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	25 00			75 00
United States bonds.....				
Due from banks in reserve cities.....	38,448 77	19,433 92	17,787 35	13,572 83
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,874 00	9,045 00	9,632 00	13,468 00
Gold coin.....	3,615 00	3,235 00	3,260 00	3,380 00
Silver coin.....	1,091 95	231 15	867 35	470 40
Nickels and cents.....	44 93	56 11	30 51	25 28
Checks, cash items and internal revenue account.....	403 45	278 06	172 91	115 90
Totals.....	\$237,364 76	\$230,902 90	\$235,303 62	\$241,832 28
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	200 00	200 00	200 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	381 12	500 86	517 42	325 39
Dividends unpaid.....				
Commercial deposits subject to check.....	45,636 94	40,654 21	43,568 01	48,450 99
Commercial certificates of deposit.....	166,146 70	164,547 83	166,018 19	167,555 90
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$237,364 76	\$230,902 90	\$235,303 62	\$241,832 28

No. 299.

THE STATE SAVINGS BANK OF ESCANABA, ESCANABA.

Organized November 2, 1904.

O. B. FULLER, *President*; OLE ERICKSON, *Vice President*; E. P. SUTHERLAND, *Cashier*;
E. O. PERRON, *Assistant Cashier*.

DIRECTORS.—O. B. Fuller, E. M. St. Jacques, F. A. Banks, Ole Erickson, W. W. Caven, Hugh B. Reynolds, J. A. McGuire, E. P. Sutherland, Orrin N. Hughitt.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$157,876 65	\$156,629 80	\$185,635 95	\$203,813 55
Bonds, mortgages and securities.....	51,894 00	59,064 00	53,865 67	51,507 35
Premiums paid on bonds.....	65 00	65 00	65 00	65 00
Overdrafts.....	104 11	30 13	640 36	255 71
Banking house.....	8,370 19	8,370 19	8,370 19	8,370 19
Furniture and fixtures.....	872 88	967 88	967 88	1,062 88
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	134 40	312 39	97 91	84 60
United States bonds.....				
Due from banks in reserve cities.....	45,269 15	38,637 50	54,934 26	58,918 04
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,924 00	12,951 00	8,696 00	12,613 00
Gold coin.....	2,465 00	2,685 00	1,500 00	1,935 00
Silver coin.....	2,670 00	1,860 00	2,034 00	1,850 00
Nickels and cents.....	243 29	184 81	284 72	96 60
Checks, cash items and internal revenue account	2,080 50	2,445 34	1,643 66	2,653 59
Totals.....	\$284,969 17	\$284,203 04	\$318,735 60	\$342,325 51
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,853 81	4,233 20	5,990 83	7,195 46
Dividends unpaid.....	606 00	12 00		
Commercial deposits subject to check.....	89,755 88	77,570 65	93,161 65	112,323 21
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	95,740 11	109,206 62	119,075 01	125,433 56
Savings certificates of deposit.....	44,013 87	41,180 57	48,508 11	45,373 28
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$284,969 17	\$284,203 04	\$318,735 60	\$342,325 51

No. 295.

EVART SAVINGS BANK, EVART, MICHIGAN.

Organized August 2, 1904.

FRANK S. POSTAL, *President*; E. C. CANNON, *Vice President*; D. SCOTT PARTRIDGE, *Cashier*;
JAMES R. POSTAL, *Assistant Cashier*.

DIRECTORS.—Frank S. Postal, William Latta, Geo. F. Andrus, E. C. Cannon, William E. Davis, Mark Ardis, Hugh Alexander, David Wolf, Fred Postal.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$88,658 27	\$91,353 93	\$90,388 09	\$92,295 68
Bonds, mortgages and securities.....	48,628 15	50,633 15	58,568 15	58,788 15
Premiums paid on bonds.....				
Overdrafts.....	930 97	693 37	542 11	201 28
Banking house.....	8,865 74	8,865 74	8,865 74	8,700 00
Furniture and fixtures.....	1,649 68	1,649 68	1,649 68	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			31 74	
United States bonds.....				
Due from banks in reserve cities.....	18,066 58	13,380 32	14,105 00	22,590 50
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,045 00	6,833 00	5,362 00	11,673 00
Gold coin.....	3,230 00	3,025 00	3,140 00	3,225 00
Silver coin.....	1,724 15	2,090 50	1,807 00	1,373 85
Nickels and cents.....	54 12	35 53	27 11	79 92
Checks, cash items and internal revenue account	795 59	385 29	480 70	187 40
Totals.....	\$181,642 25	\$178,955 51	\$185,527 32	\$200,719 78
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	600 00	600 00	600 00	750 00
Undivided profits, less current expenses, interest and taxes paid.....	510 85	564 61	1,809 23	636 73
Dividends unpaid.....	12 00	12 00		66 00
Commercial deposits subject to check.....	56,379 32	36,786 28	42,100 47	49,142 05
Commercial certificates of deposit.....	15,053 52	16,391 69	12,071 38	7,373 18
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	60,553 97	65,117 86	62,446 24	67,032 91
Savings certificates of deposit.....	18,232 59	19,483 07	36,499 95	45,718 91
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$181,642 25	\$178,955 51	\$185,527 32	\$200,719 78

No. 152.

FIRST STATE SAVINGS BANK OF EVART.

Organized February 17, 1893.

V. R. DAVY, *President*; V. E. LACY, *Vice President*; GEO. A. GLERUM, *Cashier*;
HARRY DAY, *Assistant Cashier*.DIRECTORS.—V. E. Lacy, V. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthews, G. E. Brandeberry,
O. L. Millard, J. S. Edwards, Geo. A. Glerum.

Resources.	Report of Jan 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$195,001 02	\$178,783 16	\$189,768 19	\$210,346 44
Bonds, mortgages and securities.....	110,655 53	105,194 32	110,067 23	110,377 08
Premiums paid on bonds.....				
Overdrafts.....	184 08	1,586 25	562 28	2,154 45
Banking house.....	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	2,341 00	2,395 00	2,495 00	2,495 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	4,270 12			
United States bonds.....				
Due from banks in reserve cities.....	22,627 74	43,742 54	40,658 05	28,373 66
Exchanges for clearing house.....			1,688 83	209 90
U. S. and National bank currency.....	11,255 00	5,881 00	5,486 00	4,696 00
Gold coin.....	7,795 00	8,202 50	8,290 00	7,077 50
Silver coin.....	1,369 35	1,593 50	1,030 40	2,618 15
Nickels and cents.....	385 20	364 40	327 23	307 24
Checks, cash items and Internal revenue account	410 11	539 20	104 31	78 89
Totals.....	\$359,994 15	\$351,981 87	\$364,172 52	\$372,434 31
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,078 13	3,315 13	3,806 76	2,252 45
Dividends unpaid.....				
Commercial deposits subject to check.....	78,558 68	73,051 41	93,905 17	92,382 56
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	149,243 61	\$148,664 04	\$149,756 40	155,097 87
Savings certificates of deposit.....	89,113 73	84,951 29	71,704 19	80,701 43
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$359,994 15	\$351,981 87	\$364,172 52	\$372,434 31

STATE BANKING DEPARTMENT.

No. 215.

THE OLD STATE BANK, FENNVILLE.

Organized June 1, 1899.

L. S. DICKINSON, *President*; C. E. HUTCHINSON, *Vice President*; J. E. HUTCHINSON, *Cashier*; W. J. HUTCHINSON, *Assistant Cashier*.

DIRECTORS.—L. S. Dickinson, J. E. Hutchinson, W. J. Hutchinson, C. E. Hutchinson, Maye Hutchinson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$60,012 44	\$64,696 18	\$66,127 61	\$62,182 96
Bonds, mortgages and securities.....	13,051 97	14,803 79	14,483 79	5,633 79
Premiums paid on bonds.....				
Overdrafts.....	590 54	276 79	556 70	450 65
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,531 91	1,531 91	1,531 91	1,531 91
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	8,644 48			
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	1,949 76	5,429 32	924 71	8,370 96
Exchanges for clearing house.....				
U. S. and National bank currency	4,025 00	521 00	710 00	2,955 00
Gold coin.....	732 52	797 52	402 52	315 00
Silver coin.....	300 40	286 10	96 00	365 85
Nickels and cents.....	278 90	298 74	303 26	314 22
Checks, cash items and internal revenue account	1,543 97	1,222 81	645 61	154 84
Totals.....	\$98,661 89	\$95,864 16	\$91,782 11	\$88,275 18
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	2,800 00	2,800 00	2,800 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,022 54	2,197 26	536 98	136 33
Dividends unpaid.....				
Commercial deposits subject to check.....	25,275 15	22,763 80	16,069 48	17,310 81
Commercial certificates of deposit.....	50 21	50 21	50 21	50 21
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	53,513 99	48,052 89	43,925 44	47,947 03
Notes and bills rediscounted.....				
Bills payable.....		5,000 00	13,400 00	4,830 20
Totals.....	\$98,661 89	\$95,864 16	\$91,782 11	\$88,275 18

No. 209.

THE COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

Organized October 1, 1898.

E. C. FORTE, *President*; L. M. COOK, *Vice President*; E. M. NEWELL, *Cashier*.

DIRECTORS.—E. C. Forte, E. M. Newell, L. M. Cook, Z. Patterson, C. W. Cook.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$178,531 30	\$189,714 44	\$158,062 40	\$157,717 46
Bonds, mortgages and securities.....	47,163 24	45,520 44	55,335 44	66,110 90
Premiums paid on bonds.....				
Overdrafts.....	24 60	35 70	92 82	
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,028 30	4,149 58	7,000 00	2,400 00
United States bonds.....				
Due from banks in reserve cities.....	42,115 41	27,562 65	74,857 17	60,406 65
Exchanges for clearing house.....				
U. S. and National bank currency..	9,465 00	9,623 00	11,366 00	8,565 00
Gold coin.....	2,225 00	2,390 00	2,200 00	2,265 00
Silver coin.....	884 90	950 75	1,051 75	1,404 45
Nickels and cents.....	174 21	138 28	51 20	114 87
Checks, cash items and internal revenue account	107 51	312 07	97 46	287 97
Totals.....	\$288,769 47	\$285,396 91	\$315,114 24	\$304,272 30
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,200 00	3,200 00	3,200 00	3,520 00
Undivided profits, less current expenses, interest and taxes paid.....	3,170 82	4,230 80	5,792 01	2,752 38
Dividends unpaid.....	180 00	180 00	180 00	
Commercial deposits subject to check.....	51,885 40	46,640 64	58,650 14	55,862 15
Commercial certificates of deposit.....	23,819 97	26,507 44	24,323 54	26,059 79
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	181,513 28	179,638 03	197,968 55	191,077 98
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$288,769 47	\$285,396 91	\$315,114 24	\$304,272 30

No. 101.

THE CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

ROBT. J. WHALEY, *President*; GEO. W. HUBBARD, *Vice President*; W. E. MARTIN, *Cashier*.

DIRECTORS.—R. J. Whaley, Alex. McFarlan, J. H. Whiting, D. D. Altken, Geo. W. Hubbard, M. Ephraim E. S. Lee, C. L. Bartlett, F. D. Buckingham, Thos. Doyle, H. W. Watson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$493,546 40	\$490,027 52	\$419,121 84	\$425,415 20
Bonds, mortgages and securities.....	315,317 98	318,965 30	329,239 80	347,557 36
Premiums paid on bonds.....				726 00
Overdrafts.....	541 09	872 70	592 49	1,925 87
Banking house.....				
Furniture and fixtures.....	14,000 00	14,000 00	14,000 00	14,000 00
Other real estate.....	8,378 16	8,171 46	6,600 90	6,600 90
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	6,429 74	5,665 74	114 70	99 97
United States bonds.....				
Due from banks in reserve cities.....	79,011 65	81,641 62	99,798 88	98,968 46
Exchanges for clearing house.....	2,805 37	903 70	2,112 14	716 16
U. S. and National bank currency.....	19,697 00	20,576 00	41,098 00	43,723 00
Gold coin.....	32,655 00	24,240 00	17,162 50	22,037 50
Silver coin.....	3,598 90	4,686 75	3,703 95	5,152 00
Nickels and cents.....	787 30	653 31	718 19	778 73
Checks, cash items and internal revenue account	276 95	187 00	485 03	427 92
Totals.....	\$977,045 54	\$970,491 10	\$934,748 42	\$968,129 07
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid.....	33,929 54	38,514 91	46,810 37	34,052 38
Dividends unpaid.....	340 00	160 00	80 00	100 00
Commercial deposits subject to check.....	365,632 14	339,609 03	280,923 85	303,134 87
Commercial certificates of deposit.....	4,607 86	5,623 89	4,761 40	4,895 49
Due to banks and bankers.....	939 72	1,439 72	939 72	939 72
Certified checks.....			820 00	3,765 00
Cashier's checks outstanding.....				
Savings deposits.....	225,962 65	234,296 13	251,680 66	255,160 42
Savings certificates of deposit.....	160,633 63	165,847 42	163,732 42	176,081 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$977,045 54	\$970,491 10	\$934,748 42	\$968,129 07

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

Corporate existence extended April 25, 1902.

WM. A. ATWOOD, *President*; JAMES C. WILLSON, *Vice President*; ARTHUR G. BISHOP, *Cashier*;
JAMES MARTIN, *Assistant Cashier*.

DIRECTORS.—W. A. Atwood, W. W. Crapo, J. C. Willson, A. G. Bishop, W. C. Orrell, J. D. Dort, H. C. Spencer, J. H. Crawford, G. C. Willson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$651,272 48	\$660,349 00	\$628,364 06	\$594,033 59
Bonds, mortgages and securities.....	632,799 53	661,210 64	650,658 86	679,431 36
Premiums paid on bonds.....				
Overdrafts.....	1,470 06	467 02	1,453 01	1,707 40
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,356 32	4,686 62	6,902 95	39 64
United States bonds.....				
Due from banks in reserve cities.....	95,074 99	82,433 65	180,501 76	176,621 66
Exchanges for clearing house.....	1,003 61	1,763 08	1,842 30	1,962 97
U. S. and National bank currency.....	17,852 00	25,695 00	33,154 00	22,919 00
Gold coin.....	27,832 50	36,080 00	23,277 50	39,310 00
Silver coin.....	5,050 00	5,800 00	4,000 00	6,900 00
Nickels and cents.....	235 20	249 77	146 32	128 82
Checks, cash items and internal revenue account	509 79	1,564 08	1,058 69	1,927 50
Totals.....	\$1,434,455 48	\$1,479,898 86	\$1,531,359 47	\$1,524,981 94
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid.....	50,501 54	58,790 35	63,438 37	9,706 36
Dividends unpaid.....	400 00	40 00	40 00	188 00
Commercial deposits subject to check.....	258,182 28	297,582 07	316,439 26	303,368 85
Commercial certificates of deposit.....	24,984 48	24,924 63	19,086 40	18,270 62
Due to banks and bankers.....				
Certified checks.....	600 00	600 00	700 00	450 00
Cashier's checks outstanding.....				
Savings deposits.....	741,674 53	727,836 69	736,736 75	743,844 95
Savings certificates of deposit.....	158,112 65	170,125 12	194,918 69	199,124 16
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,434,455 48	\$1,479,898 86	\$1,531,359 47	\$1,524,981 94

No. 165.

THE UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

C. T. BRIDGMAN, *President*; W. A. PATERSON, *Vice President*; M. DAVISON, *Cashier*;
L. H. BRIDGMAN, *Assistant Cashier*.

DIRECTORS.—C. T. Bridgman, W. A. Paterson, M. Davison, Flint P. Smith, W. E. Braman, Wm.
F. Stewart, Francis H. Rankin, Geo. W. Cook, William H. Edwards.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$539,849 36	\$591,776 71	\$619,987 41	\$714,207 33
Bonds, mortgages and securities.....	946,754 14	998,730 89	1,008,085 73	1,044,884 63
Premiums paid on bonds.....				
Overdrafts.....	11,290 10	373 55	59 48	389 88
Banking house.....	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....				
Other real estate.....	9,850 00	8,750 00	8,750 00	11,250 00
Due from other banks and bankers (not reserve cities).....	25,000 00			
Items in transit.....	600 00	20 00	5,388 91	605 00
United States bonds.....				
Due from banks in reserve cities.....	153,704 05	136,197 12	156,339 11	134,050 93
Exchanges for clearing house.....	8,810 59	2,381 27	207 91	701 12
U. S. and National bank currency.....	27,881 00	66,748 00	99,711 00	88,767 00
Gold coin.....	58,272 50	43,200 00	54,302 50	31,890 00
Silver coin.....	4,855 50	8,282 20	9,564 30	10,032 42
Nicksels and cents.....	643 10	486 94	281 20	554 70
Checks, cash items and internal revenue account	460 81	288 42	147 70	3 69
Totals.....	\$1,809,971 15	\$1,879,235 10	\$1,984,825 25	\$2,057,336 70
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	45,000 00	45,000 00	45,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	13,497 17	15,123 91	18,906 67	13,564 28
Dividends unpaid.....	145 00			55 00
Commercial deposits subject to check.....	193,701 55	180,485 73	175,631 59	185,771 00
Commercial certificates of deposit.....	6,352 64	4,854 68	7,349 98	6,973 08
Due to banks and bankers.....	3,893 27	2,272 99		25,000 00
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	975,852 90	1,014,680 07	1,046,493 75	1,052,142 05
Savings certificates of deposit.....	471,528 62	516,817 72	534,568 25	623,831 29
Notes and bills rediscounted.....			56,875 01	
Bills payable.....				
Totals.....	\$1,809,971 15	\$1,879,235 10	\$1,984,825 25	\$2,057,336 70

No. 126.

THE FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

FRANKLIN A. NILES, *President*; JACOB KIMMELL, *Vice President*; FRED D. SAYRE, *Cashier*.

DIRECTORS.—Franklin A. Niles, Ida Packard, Jacob Kimmell, James M. Greenfield, Fred D. Sayre.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$32,356 23	\$33,430 00.	\$35,627 79	\$30,489 95
Bonds, mortgages and securities.....	168,803 54	167,518 54	155,979 54	170,531 24
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	2,700 00	2,700 00	2,700 00	2,700 00
Furniture and fixtures.....	1,860 00	1,860 00	1,860 00	1,860 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	31 22	61 55	14 14	28 01
Items in transit.....	686 62	2,121 08	2,703 88	1,447 61
United States bonds.....				
Due from banks in reserve cities.....	19,311 65	25,518 35	15,131 73	45,383 15
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,191 00	6,152 00	4,938 00	4,174 00
Gold coin.....	3,360 00	3,400 00	3,760 00	4,080 00
Silver coin.....	1,319 60	1,416 50	831 00	1,254 55
Nickels and cents.....	465 29	369 10	471 14	658 34
Checks, cash items and internal revenue account	344 75	911 61	100 23	70 21
Totals.....	\$234,429 90	\$245,459 33	\$224,117 45	\$262,677 06
Liabilities.				
Capital stock paid in.....	\$27,500 00	\$27,500 00	\$27,500 00	\$27,500 00
Surplus fund.....	14,500 00	14,500 00	14,500 00	15,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,040 46	2,824 88	2,594 16	616 69
Dividends unpaid.....				
Commercial deposits subject to check.....	29,561 90	32,678 93	13,857 12	26,673 98
Commercial certificates of deposit.....	2,537 70	758 97	2,257 28	1,470 57
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	47,768 84	48,610 53	47,516 86	47,339 49
Savings certificates of deposit.....	111,521 00	118,586 02	115,892 03	143,576 33
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$234,429 90	\$245,459 33	\$224,117 45	\$262,677 06

No. 223.

THE PEOPLE'S STATE BANK OF FLUSHING, FLUSHING.

Organized March 10, 1900.

IRA T. SAYRE, *President*; JOHN H. ROWE, *Vice President*; LEVANT A. VICKERY, *Cashier*;
 CLAUDE V. OTTAWAY, *Assistant Cashier*.

DIRECTORS.—IRA T. Sayre, Levant A. Vickery, John H. Rowe, James B. French, Henry H. Chatters,
 Orrin Hart, Albert E. Ransom, Elbert L. Beecher, William Brophy.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 26.	Report of Aug. 22.
Loans and discounts.....	\$110,954 12	\$115,716 87	\$120,664 42	\$127,388 87
Bonds, mortgages and securities.....	67,774 00	68,206 00	69,180 50	70,064 00
Premiums paid on bonds.....				
Overdrafts.....	1,128 34	1,507 20	119 97	829 92
Banking house.....	4,393 60	4,393 60	4,393 60	4,393 60
Furniture and fixtures.....	2,220 19	2,605 69	2,623 07	2,635 57
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	414 92	98 97	167 54	699 52
Items in transit.....	5,999 54	4,655 68	5,922 44	3,280 00
United States bonds.....				
Due from banks in reserve cities.....	13,728 56	18,257 30	21,916 10	13,066 72
Exchanges for clearing house.....	37 36			
U. S. and National bank currency.....	9,475 00	4,302 00	4,455 00	6,616 00
Gold coin.....	2,675 00	3,095 00	4,190 00	4,215 00
Silver coin.....	1,740 15	1,999 60	1,273 15	2,279 65
Nickels and cents.....	423 41	473 20	507 48	526 97
Checks, cash items and internal revenue account	39 87	311 37	414 74	237 95
Totals.....	\$221,004 06	\$225,887 48	\$235,828 01	\$236,213 77
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,532 20	4,225 28	4,348 20	317 27
Dividends unpaid.....	60 00			18 00
Commercial deposits subject to check.....	53,591 44	38,405 79	46,975 09	41,501 29
Commercial certificates of deposit.....	4,348 16	6,456 37	3,446 28	5,111 46
Due to banks and bankers.....			1,866 39	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	9,945 83	11,455 67	10,918 14	11,525 77
Savings certificates of deposit.....	118,226 43	125,344 37	128,273 91	132,739 98
Notes and bills rediscounted.....				
Bills payable.....		10,000 00	10,000 00	10,000 00
Totals.....	\$221,004 06	\$225,887 48	\$235,828 01	\$236,213 77

STATE BANKS OF MICHIGAN.

129

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FREDERICK SCHEMER, *President*; MICHAEL SPITZLEY, *Vice President*;
W. H. SNELLING, *Cashier*.

DIRECTORS.—Frederick Schemer, W. H. Snelling, Michael Spitzley, T. W. Snelling, Ernest Schemer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$57,292 31	\$50,084 84	\$60,302 51	\$57,430 89
Bonds, mortgages and securities.....	133,411 32	131,851 32	142,321 91	124,206 21
Premiums paid on bonds.....				
Overdrafts.....	1,120 70	3,657 80	335 74	1,596 10
Banking house.....				
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....	527 99	527 99	527 99	527 99
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	40,932 90	24,845 96	20,647 36	31,516 33
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,481 00	8,450 00	7,074 00	5,507 00
Gold coin.....	4,727 50	4,517 50	4,627 50	4,572 50
Silver coin.....	551 50	702 00	806 00	509 00
Nickels and cents.....	25 07	21 88	65 76	12 11
Checks, cash items and internal revenue account	167 75	74 76	6 05	92 00
Totals.....	\$249,038 04	\$236,134 05	\$238,604 82	\$227,770 13
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,175 89	2,630 54	3,236 08	448 28
Dividends unpaid.....				
Commercial deposits subject to check.....	25,283 81	14,215 92	16,545 24	13,863 25
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	28,453 99	26,949 11	27,010 22	30,947 27
Savings certificates of deposit.....	173,124 35	172,338 48	161,813 28	160,011 33
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	
Totals.....	\$249,038 04	\$236,134 05	\$238,604 82	\$227,770 13

STATE BANKING DEPARTMENT.

No. 293.

THE STATE BANK OF FOWLERVILLE, FOWLERVILLE, MICHIGAN.

Organized June 1, 1904.

JOHN C. ELLSWORTH, *President*; S. L. BIGNALL, *Vice President*.

DIRECTORS.—John C. Ellsworth, J. L. Cooper, L. F. Peet, S. L. Bignall, Alex. McPherson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$51,585 91	\$51,968 46	\$59,605 19	\$59,826 78
Bonds, mortgages and securities.....	66,688 95	64,888 95	65,868 95	66,643 95
Premiums paid on bonds.....				
Overdrafts.....	109 54	275 97	82 50	325 45
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,644 68	1,549 69	845 82	1,404 02
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	26,164 02	26,537 98	26,821 52	23,255 50
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,790 00	3,320 00	4,310 00	2,681 00
Gold coin.....	4,205 00	4,135 00	4,420 00	4,345 00
Silver coin.....	1,914 25	1,205 50	1,022 65	1,610 85
Nickels and cents.....	288 89	228 75	104 62	118 09
Checks, cash items and internal revenue account	184 07	15 85	30 90	41 00
Totals.....	\$155,575 31	\$154,126 15	\$163,112 15	\$160,251 64
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,126 12	1,126 12	1,126 12	1,250 73
Undivided profits, less current expenses, interest and taxes paid.....	632 13	1,515 48	2,085 33	834 94
Dividends unpaid.....				
Commercial deposits subject to check.....	28,846 38	25,933 00	29,398 96	24,850 25
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	99,970 68	100,551 55	105,501 74	108,315 72
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$155,575 31	\$154,126 15	\$163,112 15	\$160,251 64

No. 229.

BENZIE COUNTY STATE SAVINGS BANK, FRANKFORT.

Organized April 15, 1901.

LEONARD P. CLASSENS, *President*; HENRY F. ROBERTSON, LESTER E. VORCE, *Vice Presidents*;
JOSEPH F. HOFSTETTER, *Cashier*; GEORGE M. MOORE, *Assistant Cashier*.DIRECTORS.—LEONARD P. CLASSENS, HENRY F. ROBERTSON, ROBERT G. PAUTZ, L. E. VORCE, GEO. WATERS,
Jr., E. J. HOFSTETTER, J. F. HOFSTETTER.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$84,408 15	\$69,016 40	\$68,697 16	\$69,006 15
Bonds, mortgages and securities.....	76,926 43	96,611 43	101,748 38	126,948 59
Premiums paid on bonds.....				
Overdrafts.....	26 42	187 66	747 81	73 83
Banking house.....	5,800 00	5,800 00	5,800 00	5,800 00
Furniture and fixtures.....	1,925 00	1,925 00	1,925 00	1,925 00
Other real estate.....	1,613 35	1,638 00	763 00	
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		300 00		91 90
United States bonds.....				
Due from banks in reserve cities.....	20,876 79	28,194 90	17,154 67	49,226 30
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,439 00	4,756 00	10,062 00	6,382 00
Gold coin.....	4,165 00	4,370 00	4,820 00	5,440 00
Silver coin.....	1,100 00	400 00	700 00	1,150 00
Nickels and cents.....	92 85	33 49	141 88	131 93
Checks, cash items and internal revenue account	981 61	366 53	166 95	112 73
Totals.....	\$202,354 60	\$213,599 41	\$212,726 85	\$266,288 43
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	446 72	649 97	1,724 10	915 40
Dividends unpaid.....				
Commercial deposits subject to check.....	66,978 08	69,922 49	73,263 71	106,744 24
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	66,781 07	71,817 59	65,498 16	74,893 68
Savings certificates of deposit.....	43,148 73	46,209 36	47,240 88	56,735 11
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$202,354 60	\$213,599 41	\$212,726 85	\$266,288 43

No. 362.

THE STATE SAVINGS BANK OF GAGETOWN.

Organized February 6, 1907.

J. L. PURDY, *President*; J. L. WINCHESTER, *Vice President*; EDITH E. MILLER, *Cashier*.

DIRECTORS.—L. C. Purdy, Richard Burdon, Richard Case, J. L. Purdy, J. L. Winchester.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....		\$33,400 52	\$39,330 55	\$44,874 00
Bonds, mortgages and securities.....		26,721 04	26,735 31	21,305 31
Premiums paid on bonds.....				
Overdrafts.....		1,335 62	355 01	384 33
Expenses and interest paid.....				979 58
Banking house.....		8,000 00	8,000 00	8,000 00
Furniture and fixtures.....		2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....		14,907 94	2,840 52	4,602 33
Exchanges for clearing house.....				
U. S. and National bank currency.....		1,000 00	2,800 00	1,905 00
Gold coin.....		1,500 00	203 50	608 50
Silver coin.....		500 50	300 00	325 50
Nickels and cents.....		153 92	41 17	73 56
Checks, cash items and internal revenue account			119 86	
Totals.....		\$89,519 54	\$82,725 92	\$85,148 11
Liabilities.				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....		48 43	151 27	735 50
Dividends unpaid.....				
Commercial deposits subject to check.....		15,717 54	12,805 02	13,567 12
Commercial certificates of deposit.....		44,366 19	30,676 18	17,841 52
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....		4,387 38	14,093 45	23,003 97
Notes and bills rediscounted.....				
Bills payable.....				5,000 00
Totals.....		\$89,519 54	\$82,725 92	\$85,148 11

No. 153.

THE GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

F. A. KRAMER, *President*; E. B. BOLTON, *Vice President*; S. W. BUCK, *Cashier*;
W. T. WIGGINS, *Assistant Cashier*.

DIRECTORS.—F. A. Kramer, S. W. Buck, E. B. Bolton, John G. Berry, Lewis Jenson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$163,142 25	\$177,791 81	\$163,060 84	\$159,179 21
Bonds, mortgages and securities.....	62,084 07	52,064 07	61,184 07	61,402 54
Premiums paid on bonds.....				
Overdrafts.....	728 03	439 65	1,298 68	618 13
Banking house.....			12,000 00	12,000 00
Furniture and fixtures.....	2,050 00	2,084 61	2,413 52	2,400 00
Other real estate.....	12,785 00	13,975 00	3,435 00	3,850 00
Due from other banks and bankers (not reserve cities).....	1,900 55	1,960 05	4,332 08	
Items in transit.....	440 41	869 28	386 76	326 55
United States bonds.....				
Due from banks in reserve cities.....	22,517 72	23,250 23	32,045 53	18,457 71
Exchanges for clearing house.....				
U. S. and National bank currency.....	11,348 00	6,601 00	10,973 00	6,743 00
Gold coin.....	10,035 00	9,970 00	11,095 00	11,805 00
Silver coin.....	2,206 50	1,926 95	1,159 60	2,176 80
Nickels and cents.....	470 81	464 80	415 20	278 05
Checks, cash items and internal revenue account	5,507 28	2,971 55	2,202 30	2,541 15
Totals.....	\$295,215 62	\$294,369 00	\$306,006 88	\$281,778 14
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,640 53	8,216 39	9,736 19	8,104 84
Dividends unpaid.....				
Commercial deposits subject to check.....	82,761 98	85,598 19	74,521 70	54,065 55
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	106,736 35	106,617 40	120,305 73	133,070 54
Savings certificates of deposit.....	68,076 76	63,937 02	71,443 26	56,537 21
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$295,215 62	\$294,369 00	\$306,006 88	\$281,778 14

STATE BANKING DEPARTMENT.

No. 298.

STATE BANK OF GLADWIN, GLADWIN, MICHIGAN.

Organized July 27, 1904.

WILLIAM H. AITKIN, *President*; A. H. MEDBURY, ROBERT CROSKERY, *Vice Presidents*; MELVIN H. AITKIN, *Cashier*; C. G. GOODRUM, *Assistant Cashier*.

DIRECTORS.—William H. Aitkin, A. H. Medbury, Melvin H. Aitkin, Robert Croskery, Frank Leonard, Guy E. Smith, Eugene Foster.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$74,818 82	\$70,216 41	\$86,368 57	\$88,966 17
Bonds, mortgages and securities.....	8,561 03	20,780 05	22,755 05	26,820 78
Premiums paid on bonds.....				
Overdrafts.....	7 39		37 20	30 85
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		734 24		09
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	27,328 33	27,145 36	17,686 08	9,555 83
Exchanges for clearing house.....	461 34	857 62	467 49	261 35
U. S. and National bank currency.....	6,023 00	6,487 00	5,590 00	4,903 00
Gold coin.....	1,045 00	25 00	395 00	925 00
Silver coin.....	416 80	330 55	288 15	245 40
Nickels and cents.....	90 38	74 21	91 93	27 26
Checks, cash items and internal revenue account	503 56	652 15	724 15	340 19
Totals.....	\$126,705 65	\$143,752 79	\$142,853 62	\$139,545 92
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	700 00	700 00	1,200 00	1,200 00
Undivided profits, less current expenses, interest and taxes paid.....	3,980 59	5,208 30	943 73	2,407 35
Dividends unpaid.....				
Commercial deposits subject to check.....	59,846 05	69,020 53	80,975 64	78,803 49
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	100 00			
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	37,079 01	43,823 96	34,734 25	32,335 08
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$126,705 65	\$143,752 79	\$142,853 62	\$139,545 92

No. 249.

GRAND HAVEN STATE BANK, GRAND HAVEN.

Organized September 23, 1901.

JOSEPH W. O'BRIEN, *President*; ELBERT LYNN, *Vice President*; B. P. SHERWOOD, *Cashier*.

DIRECTORS.—Joseph W. O'Brien, Gerrit J. Diekema, Cornelius Ver Schure, Elbert Lynn, Kaen T. Van den Bosch, John Veneklassen, Wm. H. Beach, M. C. Sherwood, B. P. Sherwood.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$161,290 24	\$180,875 67	\$176,572 45	\$224,927 41
Bonds, mortgages and securities.....	138,065 32	140,284 15	142,201 15	138,656 00
Premiums paid on bonds.....				
Overdrafts.....	71 00	97 17	265 32	750 90
Banking house.....	6,703 00	6,703 00	6,703 00	6,703 00
Furniture and fixtures.....	2,815 62	2,815 62	2,815 62	2,815 62
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	116 98		19 77	300 00
United States bonds.....				
Due from banks in reserve cities.....	38,424 08	31,896 85	37,945 29	52,133 11
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,221 00	11,112 00	14,525 00	12,441 00
Gold coin.....	6,147 50	6,672 50	7,334 75	9,434 75
Silver coin.....	1,163 30	1,337 95	1,126 50	1,896 15
Nickels and cents.....	406 53	265 00	221 96	174 78
Checks, cash items and internal revenue account	54 31	1,654 71	1,183 61	2,213 99
Totals.....	\$367,478 88	\$383,714 62	\$390,914 42	\$452,478 71
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,430 40	3,432 84	5,225 59	3,335 94
Dividends unpaid.....	80 00	40 00	40 00	16 00
Commercial deposits subject to check.....	72,425 43	80,612 69	82,744 31	112,415 54
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	55 00		245 62	
Cashier's checks outstanding.....				
Savings deposits.....	99,813 65	107,305 15	159,099 49	123,221 80
Savings certificates of deposit.....	158,674 40	187,323 94	108,559 41	176,489 43
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$367,478 88	\$383,714 62	\$390,914 42	\$452,478 71

No. 308.

THE GRAND LEDGE STATE BANK, GRAND LEDGE.

Organized May 2, 1905.

W. R. CLARKE, *President*; A. B. SCHUMAKER, A. R. GILLIES, *Vice Presidents*;
J. H. SMITH, *Assistant Cashier*, A. T. SLAGHT, *Auditor*.

DIRECTORS.—W. R. Clarke, A. B. Schumaker, A. T. Slaght, Dudley E. Waters, John E. Hinkson,
Danford Shaddock, A. R. Gillies, W. R. Howe, Adelbert Keefer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$52,773 34	\$66,861 64	\$83,750 26	\$88,970 20
Bonds, mortgages and securities.....	40,012 88	37,399 51	40,095 51	41,460 29
Premiums paid on bonds.....				
Overdrafts.....	217 09	220 56	493 10	192 08
Banking house.....				
Furniture and fixtures.....	1,273 21	1,373 21	1,358 21	1,392 46
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	24,206 19	16,656 09	13,164 10	10,728 35
Exchanges for clearing house.....				154 60
U. S. and National bank currency.....	5,396 00	7,513 00	8,079 00	4,559 00
Gold coin.....	2,332 50	1,822 50	2,122 50	1,947 50
Silver coin.....	1,906 80	783 25	1,713 60	1,100 45
Nickels and cents.....	156 91	160 84	127 67	182 04
Checks, cash items and internal revenue account	464 08	401 14	653 71	
Totals.....	\$128,739 00	\$133,191 74	\$151,557 66	\$150,686 97
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	786 79	786 79	786 79	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	338 92	859 44	1,369 15	1,167 56
Dividends unpaid.....				
Commercial deposits subject to check.....	27,132 54	27,657 40	30,895 30	29,870 26
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	12,568 48	12,756 26	13,302 71	13,062 28
Savings certificates of deposit.....	62,912 27	66,131 85	80,203 71	80,066 87
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$128,739 00	\$133,191 74	\$151,557 66	\$150,686 97

No. 316.

THE CITY TRUST & SAVINGS BANK OF GRAND RAPIDS, MICHIGAN.

Organized January 9, 1905.

JAS. R. WYLIE, *President*; WALTER C. WINCHESTER, THOS. M. PECK, *Vice Presidents*;
 HUGH BLAIR, *Cashier*; EARLE C. JOHNSON, *Assistant Cashier*.

DIRECTORS.—T. Stewart White, J. Frederick Baars, Constantine Morton, Frances Letellier, Lester J. Rindge, Philo C. Fuller, Walter C. Winchester, David M. Amberg, Galus W. Perkins, S. A. Morman, James R. Wylie, Thos. M. Peck, Joseph J. Tucker, Jas. D. Lacey, Charles Trankla, Robert W. Irwin.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$230,709 53	\$235,742 44	\$263,054 50	\$268,207 05
Bonds, mortgages and securities.....	142,702 28	112,093 28	112,510 28	118,716 28
Premiums paid on bonds.....				
Overdrafts.....	86 40	201 31	275 05	89 62
Banking house.....				
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,197 50	3,335 09	1,324 87	837 44
United States bonds.....				
Due from banks in reserve cities.....	44,411 59	73,282 64	94,522 83	65,868 12
Exchanges for clearing house.....	801 34	973 93	910 75	2,872 60
U. S. and National bank currency.....	12,939 00	14,493 00	11,381 00	17,847 00
Gold coin.....	1,070 00	1,090 00	5,175 00	3,680 00
Silver coin.....	1,322 75	2,491 25	2,042 70	1,110 35
Nickels and cents.....	80 83	148 84	44 69	93 92
Checks, cash items and internal revenue account.....				
Totals.....	\$438,821 22	\$447,351 78	\$493,741 67	\$481,322 38
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,126 07	7,780 07	9,648 00	11,483 29
Dividends unpaid.....				
Commercial deposits subject to check.....	54,300 99	64,990 47	86,524 73	58,244 25
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				3 00
Cashier's checks outstanding.....				
Savings deposits.....	47,782 04	50,815 85	74,973 76	76,202 58
Savings certificates of deposit.....	209,612 12	203,765 39	202,595 18	215,389 26
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$438,821 22	\$447,351 78	\$493,741 67	\$481,322 38

No. 276.

COMMERCIAL-SAVINGS BANK OF GRAND RAPIDS.

Organized April 28, 1903.

CHARLES B. KELSEY, *President*; CHAS. F. YOUNG, ROBERT E. SHANAHAN, *Vice Presidents*;
HERBERT N. MORRILL, *Cashier*.

DIRECTORS.—C. B. Kelsey, Wm. D. Bishop, Huntley Russell, John Otte, Robert E. Shanahan, Moses Taggart, Chas. F. Young, Geo. F. Beardsley, Fred McR. Deane, Clay H. Hollister, H. N. Morrill.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$679,347 67	\$677,722 08	\$657,458 45	\$677,864 48
Bonds, mortgages and securities.....	242,000 00	254,388 57	278,422 25	299,700 06
Premiums paid on bonds.....				
Overdrafts.....	3,184 81	4,968 05	1,516 16	1,960 57
Banking house.....	26,163 70	26,163 70	26,163 70	26,163 70
Furniture and fixtures.....	12,472 00	12,472 00	12,472 00	12,472 00
Expenses and interest.....		925 28		
Other real estate.....	3,813 53	3,813 53	11,173 53	10,973 53
Due from other banks and bankers (not reserve cities).....				242 02
Items in transit.....	1,694 00	10,945 65	1,713 41	684 57
United States bonds.....				
Due from banks in reserve cities.....	154,185 28	94,836 17	146,850 77	62,866 87
Exchanges for clearing house.....	6,596 62	6,574 83	8,206 95	5,666 77
U. S. and National bank currency.....	51,541 00	55,263 00	59,936 00	56,336 00
Gold coin.....	3,705 00	5,871 00	4,499 00	9,066 50
Silver coin.....	6,763 50	7,787 50	10,605 25	5,194 25
Nickels and cents.....	834 65	763 66	758 66	607 41
Checks, cash items and internal revenue account	7,846 52	4,942 81	3,772 19	3,855 08
Totals.....	\$1,200,148 28	\$1,167,457 83	\$1,223,548 32	\$1,173,653 80
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,500 00	15,500 00	15,500 00	16,000 00
Undivided profits, less current expenses, interest and taxes paid.....	246 68		3,335 59	1,515 64
Dividends unpaid.....	97 50	13 50		16 00
Commercial deposits subject to check.....	385,748 27	374,491 11	417,939 55	274,390 77
Commercial certificates of deposit.....				
Due to banks and bankers.....	58,740 80	72,363 77	73,088 87	60,043 66
Certified checks.....	1,475 00	26 25	150 00	3,185 00
Cashier's checks outstanding.....				
Savings deposits.....	177,063 68	182,943 96	181,683 94	196,326 42
Savings certificates of deposit.....	361,276 35	422,119 22	431,850 37	482,206 31
Notes and bills rediscounted.....				
Bills payable.....				40,000 00
Totals.....	\$1,200,148 28	\$1,167,457 83	\$1,223,548 32	\$1,173,653 80

No. 61.

THE GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

Corporate existence extended April 29, 1902.

CHARLES W. GARFIELD, *President*; ORSON A. BALL, *Vice President*; FRANK S. COLEMAN, *Cashier*; DANA B. SHEDD, *Assistant to President*; ARTHUR M. GODWIN, *Assistant Cashier*.

DIRECTORS.—Charles W. Garfield, George M. Edison, Aaron Brewer, N. Fred Avery, Orson A. Ball, Roger W. Butterfield, Frank F. Leonard, Thomas M. Peck, Frank Jewell, William H. Gilbert, Lester J. Rindge, William Alden Smith, Geo. G. Whitworth.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$929,583 30	\$973,302 44	\$995,858 25	\$1,003,241 95
Bonds, mortgages and securities.....	1,020,054 78	1,005,329 78	1,009,469 78	1,003,116 00
Premiums paid on bonds.....	749 13	250 80	250 80	.....
Overdrafts.....	2,089 13	2,783 94	2,794 87	4,123 17
Banking house.....	.....	.....	.....	.....
Furniture and fixtures.....	.....	.....	.....	.....
Other real estate.....	4,785 35	4,785 35	1,620 35	1,620 35
Due from other banks and bankers (not reserve cities).....	.....	.....	.....	.....
Items in transit.....	.....	.....	.....	.....
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	256,524 84	226,954 76	260,987 90	214,673 01
Exchanges for clearing house.....	11,178 95	14,295 62	13,537 82	9,469 53
U. S. and National bank currency.....	42,597 00	56,303 00	48,989 00	64,712 00
Gold coin.....	36,865 00	36,730 00	36,845 00	35,772 50
Silver coin.....	3,798 15	3,880 40	3,457 25	5,128 80
Nickels and cents.....	352 08	325 85	456 86	516 88
Checks, cash items and internal revenue account	1,205 90	438 19	509 72	1,924 22
Totals.....	\$2,309,783 61	\$2,325,380 13	\$2,377,777 60	\$2,344,298 41
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	40,157 22	46,966 09	57,067 01	51,027 75
Dividends unpaid.....	48 00	.....	.....	20 00
Commercial deposits subject to check.....	206,599 64	183,787 12	244,476 14	210,214 83
Commercial certificates of deposit.....	71 18	71 18	71 18	71 18
Due to banks and bankers.....	2,488 78	5,135 08	.....	.....
Certified checks.....	95 62	.....	23 12	38 00
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits.....	1,120,444 30	1,141,115 58	1,136,172 36	1,173,259 48
Savings certificates of deposit.....	759,878 87	768,305 06	756,967 79	729,667 17
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$2,309,783 61	\$2,325,380 13	\$2,377,777 60	\$2,344,298 41

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; JOHN A. S. VERDIER, *Cashier*;
A. H. BRANDT, *Assistant Cashier*.

DIRECTORS.—John A. Covode, Henry Idema, J. A. S. Verdier, T. J. O'Brien, F. C. Miller, T. Stewart
White, Lewis H. Withey, Edward Lowe, A. W. Hompe.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,793,726 28	\$1,834,349 83	\$1,895,333 69	\$1,923,573 49
Bonds, mortgages and securities.....	1,057,154 46	1,052,281 22	1,048,005 15	1,070,764 83
Premiums paid on bonds.....				
Overdrafts.....	863 22	1,107 41	1,503 15	2,157 68
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	6,478 27	6,478 27	6,478 27	5,000 00
Other real estate.....	1,404 33	1,403 33	356 42	
Due from other banks and bankers (not reserve cities).....			707 20	
Items in transit.....	860 00	1,066 09		2,078 71
United States bonds.....		600 00	600 00	600 00
Due from banks in reserve cities.....	386,724 14	464,173 55	371,638 04	399,193 77
Exchanges for clearing house.....	10,968 13	11,460 94	17,179 03	14,386 78
U. S. and National bank currency.....	67,265 00	66,990 00	68,027 00	71,536 00
Gold coin.....	73,245 00	73,387 50	74,910 00	74,610 00
Silver coin.....	5,061 10	3,852 40	2,968 40	6,177 15
Nickels and cents.....	927 52	653 91	1,054 54	754 59
Checks, cash items and internal revenue account	1,343 90	103 76	1,640 82	2,228 69
Totals.....	\$3,431,021 35	\$3,542,908 21	\$3,515,401 71	\$3,598,061 69
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,729 59	20,992 87	34,547 20	34,387 14
Dividends unpaid.....				
Commercial deposits subject to check.....	296,502 54	326,397 80	296,493 50	296,895 04
Commercial certificates of deposit.....				
Due to banks and bankers.....			2,421 63	
Certified checks.....	5 00	1,510 00	1,846 30	20 00
Cashier's checks outstanding.....				
Savings deposits.....	1,764,980 10	1,827,645 14	1,809,107 71	1,856,860 37
Savings certificates of deposit.....	1,057,804 12	1,066,362 40	1,070,985 37	1,109,899 14
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,431,021 35	\$3,542,908 21	\$3,515,401 71	\$3,598,061 69

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

Organized June 1, 1889.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *First Vice President*; HENRY IDEMA, *Second Vice President*; F. A. GORHAM, *Third Vice President*; GEORGE HEFFERAN, *Secretary*; CLAUDE HAMILTON, *Assistant Secretary*.

DIRECTORS.—T. Stewart White, Lewis H. Withey, James M. Barnett, Harvey J. Hollister, Willard Barnhart, Samuel Sears, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Thomas Hefferan, Dudley E. Waters, E. Golden Flier, W. W. Cummer, Wm. Judson, Wm. Alden Smith, J. Boyd Pantlind, Edward Lowe, Thomas Hume.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Collateral loans. Time.....	\$79,672 81	\$64,500 00	\$55,525 00	\$47,090 00
Demand.....	183,219 41	119,117 75	136,959 96	140,258 75
Loans on real estate mortgages, in office.....	131,681 78	124,996 26	136,176 74	116,626 74
With State Treasurer.....	100,364 14	100,364 14	100,364 14	103,680 00
Other loans.....				
Bonds. In office.....	189,720 00	416,420 00	184,590 00	156,860 00
With State Treasurer.....				
Stocks.....	19,893 61	19,893 61	19,893 61	22,393 61
Real estate owned.....	88 06	95 06	95 06	95 06
Other investments.....				
Certificates of deposit of other banks.....	71,489 61	55,374 61	56,374 61	66,006 94
Advances to trusts.....	45,746 44	54,795 40	91,444 05	154,184 84
Premiums paid.....				
Safe deposit vaults.....	10,500 00	10,500 00	10,500 00	10,500 00
Furniture and fixtures.....	1 00	1 00	1 00	1 00
Due from approved reserve agents.....	314,531 61	270,513 97	337,015 76	457,732 34
Due from other banks and bankers.....	30,475 82	17,002 16	19,896 96	71,613 49
Cash items.....	263 90	23,763 93	62,624 76	1,255 55
Nickels and cents.....	6 92	8 88	3 05	6 46
Silver coin.....	111 25	29 50	181 05	116 00
Gold coin.....	345 00	855 00	310 00	775 00
U. S. and National bank notes.....	5,072 00	5,166 00	4,366 00	3,012 00
Totals.....	\$1,183,183 38	\$1,233,396 77	\$1,216,321 75	\$1,352,207 78
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits. (Less expenses, interest and taxes paid).....	73,923 74	78,531 89	87,284 49	85,281 46
Dividends unpaid.....				
Trust deposits.....	693,667 18	789,252 87	712,756 82	851,057 60
Debentures.....				
Premiums.....	15,592 46	15,612 01	16,280 44	15,868 72
Other liabilities.....				
Totals.....	\$1,183,183 38	\$1,233,396 77	\$1,216,321 75	\$1,352,207 78

STATE BANKING DEPARTMENT.

No. 108.

PEOPLE'S SAVINGS BANK OF GRAND RAPIDS.

Organized December 23, 1890.

THOMAS HEFFERAN, *President*; WM. ALDEN SMITH, SAMUEL M. LEMON, *Vice Presidents*;
M. D. HOOGESTEGER, *Assistant Cashier*.

DIRECTORS.—Thomas Hefferan, Wm. Alden Smith, John Murray, Wm. H. Anderson, Wm. H. Gay,
Reuben Bloomer, Samuel M. Lemon, John W. Blodgett, Alfred D. Rathbone, Eugene D. Conger, J.
Boyd Pantlind, Christian Bertsch, Amos S. Musselman, John T. Byrne, Wm. Logie.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$519,507 45	\$571,476 82	\$596,807 62	\$570,948 15
Bonds, mortgages and securities.....	1,264,089 30	1,259,477 67	1,256,229 78	1,241,796 61
Premiums paid on bonds.....	7,500 00	7,500 00	6,000 00	5,250 00
Overdrafts.....	797 96	967 55	196 35	1,304 64
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	2,750 00	2,500 00
Other real estate.....	1,096 18			
Due from other banks and bankers (not reserve cities).....	2,348 56	3,531 55	766 45	896 25
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	172,768 64	164,895 79	223,376 42	216,246 49
Exchanges for clearing house.....	4,231 45	4,598 45	17,362 28	6,492 71
U. S. and National bank currency.....	56,006 00	47,658 00	56,124 00	64,774 00
Gold coin.....	43,415 00	42,240 00	42,045 00	40,570 00
Silver coin.....	548 50	1,924 55	1,779 30	1,118 15
Nickels and cents.....	87 24	168 02	91 76	88 24
Checks, cash items and internal revenue account	530 99	1,481 20	1,306 29	151 53
Totals.....	\$2,076,019 27	\$2,108,919 60	\$2,204,835 25	\$2,152,136 67
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	19,524 98	23,439 87	25,524 10	24,867 48
Dividends unpaid.....	15 00		37 50	12 50
Commercial deposits subject to check.....	205,988 42	194,921 63	287,409 14	263,837 28
Commercial certificates of deposit.....	1,000 00	1,000 00	1,000 00	1,000 00
Due to banks and bankers.....	2,500 00	10,073 99	6,327 93	7,811 57
Certified checks.....	177 50	175 00	145 00	125 00
Cashier's checks outstanding.....	1,089 67	445 00	2,952 98	4,942 54
Savings deposits.....	708,691 37	732,427 98	724,503 97	715,780 45
Savings certificates of deposit.....	987,032 33	996,436 13	1,006,934 63	983,759 85
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,076,019 27	\$2,108,919 60	\$2,204,835 25	\$2,152,136 67

No. 139.

THE STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; WM. H. JONES, *Vice President*; CASPAR BAARMAN, *Cashier*;
GERALD MCCOY, *Assistant Cashier*.

DIRECTORS.—Wm. J. Stuart, Wm. H. Jones, J. K. Johnston, Daniel McCoy, Benjamin Wolf, S. B. Jenks, E. H. Foote, H. B. Herpolsheimer, Benjamin Hanchett, Henry T. Heald, M. S. Keeler.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,525,474 15	\$1,696,949 80	\$1,720,432 15	\$1,729,147 31
Bonds, mortgages and securities.....	746,248 16	746,913 16	797,108 16	819,553 16
Premiums paid on bonds.....	2,250 00	2,250 00	2,250 00	2,000 00
Overdrafts.....	17 24	846 17	5 79	1,740 17
Banking house.....	25,500 00	25,500 00	25,500 00	25,000 00
Furniture and fixtures.....	24,946 10	24,946 10	24,946 10	24,946 10
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,900 47	13,089 32	6,679 52	5,480 78
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	327,588 66	286,964 00	313,485 80	255,291 32
Exchanges for clearing house.....	65,010 85	58,705 22	45,838 55	27,420 75
U. S. and National bank currency.....	58,496 00	81,081 00	101,123 00	92,458 00
Gold coin.....	68,275 00	65,007 50	71,380 00	67,955 00
Silver coin.....	14,260 50	12,534 50	11,850 00	4,708 00
Nickels and cents.....	1,162 25	931 09	1,074 05	1,119 74
Checks, cash items and internal revenue account	1,341 11	772 17	1,189 54	1,451 04
Totals.....	\$2,866,470 49	\$3,018,489 73	\$3,122,862 66	\$3,058,271 37
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	51,486 65	59,111 79	61,681 83	63,199 77
Dividends unpaid.....	175 00	138 06	252 00	95 00
Commercial deposits subject to check.....	875,966 63	931,494 43	1,065,579 72	941,341 10
Commercial certificates of deposit.....	53,208 39	45,631 29	23,611 55	20,516 45
Due to banks and bankers.....	63,998 67	90,195 49	82,749 23	91,730 51
Certified checks.....	672 80	279 00	6,458 32	473 42
Cashier's checks outstanding.....				
Savings deposits.....	739,659 17	755,135 91	768,379 42	796,760 00
Savings certificates of deposit.....	831,303 18	886,503 82	864,150 59	894,154 52
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,866,470 49	\$3,018,489 73	\$3,122,862 66	\$3,058,271 37

STATE BANKING DEPARTMENT.

No. 340.

THE GRANT STATE BANK, GRANT.

Organized February 28, 1906.

FRANK W. SQUIER, *President*; P. DRUMMOND, *Vice President*; H. MCKINLEY, *Cashier*;
EMIEL KEMPF, *Assistant Cashier*.

DIRECTORS.—F. W. Squier, P. Drummond, H. McKinley, A. O. White, Cornelius Gerber, A. McKinley,
Emiel Kempf.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$32,248 92	\$33,587 39	\$32,652 11	\$43,433 80
Bonds, mortgages and securities.....	18,850 00	24,702 50	31,127 50	36,902 50
Premiums paid on bonds.....				
Overdrafts.....	63	25 96	20 72	09
Banking house.....	3,585 87	3,585 87	3,658 87	3,658 87
Furniture and fixtures.....	2,486 81	2,486 81	2,486 81	2,486 81
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			1,022 76	
United States bonds.....				
Due from banks in reserve cities.....	13,544 45	23,238 84	21,853 74	11,978 54
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,677 00	4,435 00	4,131 00	4,076 00
Gold coin.....	945 00	530 00	620 00	920 00
Silver coin.....	895 50	982 80	934 95	767 80
Nickels and cents.....	93 71	83 41	68 88	72 63
Checks, cash items and internal revenue account	254 34	21 95	180 54	162 64
Totals.....	\$76,582 23	\$93,680 53	\$98,757 88	\$104,459 68
Liabilities,				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,116 50	1,464 91	2,054 44	1,072 83
Dividends unpaid.....				
Commercial deposits subject to check.....	27,750 43	24,457 03	25,780 90	19,582 08
Commercial certificates of deposit.....	22,724 71	42,972 93	31,747 41	19,208 52
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	4,990 59	4,785 66	5,286 93	5,832 94
Savings certificates of deposit.....			13,888 20	38,268 36
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$76,582 23	\$93,680 53	\$98,757 88	\$104,459 68

No. 359.

THE GRANDVILLE STATE BANK, GRANDVILLE.

Organized January 18, 1907.

D. M. JENISON, *President*; A. T. SLAGHT, *Vice President*; F. J. McELWEE, *Cashier*.

DIRECTORS.—D. M. Jenison, A. T. Slaght, F. J. McElwee, R. A. Caldwell, H. C. Weatherwax, D. E. Waters.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....		\$8,020 46	\$19,091 75	\$23,395 93
Bonds, mortgages and securities.....		950 00	2,200 00	4,735 00
Premiums paid on notes.....		46 85	99 10	126 60
Overdrafts.....				
Expenses paid.....		286 38	385 37	383 60
Banking house.....			1,200 00	1,200 00
Furniture and fixtures.....		690 51	707 93	716 53
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....		8,047 37	1,408 82	3,432 38
Exchanges for clearing house.....		1,200 00		
U. S. and National bank currency.....		434 00	574 00	865 00
Gold coin.....		55 00	35 00	60 00
Silver coin.....		58 85	242 40	263 70
Nickels and cents.....		5 90	7 11	25 25
Checks, cash items and internal revenue account.....		131 57	43 79	132 12
Totals.....		\$19,926 89	\$25,995 27	\$35,356 11
Liabilities.				
Capital stock paid in.....		\$12,550 00	\$16,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....		7,376 89	8,079 27	8,502 04
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				1,923 07
Savings certificates of deposit.....			1,916 00	4,931 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$19,926 89	\$25,995 27	\$35,356 11

STATE BANKING DEPARTMENT.

No. 27.

THE FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

E. J. FOSTER, *President*; M. W. DWELLE, *Vice President*; E. L. COOPER, *Cashier*;
E. W. CRAFTS, *Secretary*.DIRECTORS.—E. J. Foster, M. W. Dwelle, E. W. Crafts, E. W. Hobart, E. A. Croman, Orville Gorton,
H. J. Knight, E. L. Cooper.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$56,634 24	\$65,299 55	\$67,567 47	\$70,811 50
Bonds, mortgages and securities.....	139,500 00	146,935 00	149,740 00	152,165 00
Premiums paid on bonds.....				
Overdrafts.....	3,020 01	2,936 62	2,940 84	624 61
Banking house.....	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures.....				
Other real estate.....			600 00	600 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	48,169 06	50,060 10	41,233 75	39,456 81
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,974 00	11,435 00	10,116 00	8,963 00
Gold coin.....	1,000 00	1,920 00	2,800 00	4,640 00
Silver coin.....	1,300 10	974 20	1,655 75	1,764 20
Nickels and cents.....	548 10	513 17	514 21	488 35
Checks, cash items and internal revenue account	1,503 91	237 09	321 80	59 40
Totals.....	\$269,949 42	\$283,610 73	\$280,789 82	\$282,872 87
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	12,500 00	12,500 00	13,000 00
Undivided profits, less current expenses, interest and taxes paid.....	278 01	1,023 94	2,061 80	1,378 84
Dividends unpaid.....	355 00			65 00
Commercial deposits subject to check.....	45,332 78	55,050 56	48,201 59	49,687 38
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	17,843 44	17,104 15	18,755 83	16,710 78
Savings certificates of deposit.....	168,640 19	172,932 08	174,280 60	177,030 87
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$269,949 42	\$283,610 73	\$280,789 82	\$282,872 87

STATE BANKS OF MICHIGAN.

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No. 263.

COMMERCIAL STATE SAVINGS BANK, GREENVILLE.

Organized August 27, 1902.

F. E. RANNEY, *President*; D. K. BLACK, CHARLES M. MILLER, *Vice Presidents*;
C. V. COATS, *Cashier*.

DIRECTORS.—F. E. Ranney, D. K. Black, E. A. Kemp, Chas. M. Miller, R. F. Sprague, Chas. H. Wells,
C. A. Miller.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$134,700 55	\$140,329 94	\$143,132 48	\$147,666 71
Bonds, mortgages and securities.....	44,277 50	44,775 00	50,625 00	60,325 00
Premiums paid on bonds.....				
Overdrafts.....	236 31	180 93	124 79	61 10
Banking house.....				
Furniture and fixtures.....	2,200 00	2,200 00	2,200 00	2,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	5,861 13	4,281 60	10,605 81	941 45
United States bonds.....				
Due from banks in reserve cities.....	21,418 96	38,280 99	57,313 85	51,555 84
Exchanges for clearing house.....	949 21			
U. S. and National bank currency.....	5,590 00	7,454 00	5,831 00	12,150 00
Gold coin.....	3,870 00	2,930 00	3,235 00	5,300 00
Silver coin.....	1,980 00	1,160 00	440 62	1,960 50
Nickels and cents.....	141 89	233 33	90 31	105 25
Checks, cash items and internal revenue account	1,136 16	486 87	2,819 67	1,201 46
Totals.....	\$222,361 71	\$242,312 66	\$276,418 53	\$283,467 31
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	921 38	1,253 56	2,281 94	2,957 72
Dividends unpaid.....	6 00			
Commercial deposits subject to check.....	73,776 49	81,310 41	86,239 08	81,705 86
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	119,598 23	131,539 08	159,467 90	170,044 12
Tax reserve accounts.....	59 61	209 61	429 61	759 61
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$222,361 71	\$242,312 66	\$276,418 53	\$283,467 31

No. 188.

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

W. D. JOHNSON, *President*; F. S. GIBSON, *Vice President*; W. H. BROWNE, *Cashier*.

DIRECTORS.—W. D. Johnson, F. S. Gibson, C. W. Johnson, E. Rutan, W. H. Browne.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$203,384 14	\$228,491 26	\$209,644 26	\$221,077 28
Bonds, mortgages and securities.....	100,904 44	102,067 44	107,436 44	123,704 44
Premiums paid on bonds.....				
Overdrafts.....	147 06	285 34	512 09	195 97
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	12,105 54	13,278 81	26,933 09	2,323 40
United States bonds.....				
Due from banks in reserve cities.....	93,219 72	96,071 85	111,619 63	78,654 96
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,750 00	11,875 00	21,240 00	15,705 00
Gold coin.....	6,850 00	7,425 00	7,400 00	7,550 00
Silver coin.....	1,047 25	1,109 25	1,078 75	1,209 25
Nickels and cents.....	321 48	205 19	214 67	210 10
Checks, cash items and internal revenue account	463 19	115 80	285 50	301 26
Totals.....	\$434,192 82	\$460,924 94	\$486,424 43	\$450,936 66
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,053 02	10,386 48	12,553 75	13,666 85
Dividends unpaid.....				
Commercial deposits subject to check.....	113,584 28	126,604 62	126,765 17	91,196 27
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	262,555 52	273,933 84	297,105 51	296,053 54
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$434,192 82	\$460,924 94	\$486,424 43	\$450,936 66

No. 95.

THE SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*;
J. C. JEFFERY, *Assistant Cashier*.

DIRECTORS.—Jacob Baer, C. A. Wright, M. C. Getchell, A. R. Gray, H. L. Baer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$616,873 12	\$646,938 57	\$656,962 63	\$616,177 88
Bonds, mortgages and securities.....	282,858 13	279,205 29	283,979 04	281,337 54
Premiums paid on bonds.....				
Overdrafts.....	1,270 60	2,359 09	495 93	596 43
Banking house.....				
Furniture and fixtures.....	1,310 00	1,310 00	1,695 00	2,005 00
Other real estate.....	1,961 20	1,961 20	1,961 20	1,961 20
Due from other banks and bankers (not reserve cities).....	62,420 39	43,297 80	52,632 28	52,483 31
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	220,562 10	120,450 18	136,921 84	99,780 35
Exchanges for clearing house.....				
U. S. and National bank currency.....	40,652 00	57,963 00	44,202 00	50,673 00
Gold coin.....	14,962 50	15,220 00	15,060 00	15,860 00
Silver coin.....	1,408 85	2,482 40	1,545 50	2,499 90
Nickels and cents.....	123 06	209 20	213 25	223 93
Checks, cash items and internal revenue account	7,084 07	6,077 68	6,461 53	4,642 94
Totals.....	\$1,251,516 02	\$1,177,494 41	\$1,202,130 20	\$1,128,241 48
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,248 18	18,925 06	19,529 45	21,961 51
Dividends unpaid.....				
Commercial deposits subject to check.....	319,492 25	244,539 42	264,344 52	208,403 69
Commercial certificates of deposit.....				
Due to banks and bankers.....	8,554 53	11,501 04	4,515 64	21,786 17
Certified checks.....	200 00	500 00	200 00	200 00
Cashier's checks outstanding.....				
Savings deposits.....	666,030 73	655,994 92	667,360 44	622,461 80
Savings certificates of deposit.....	92,990 38	96,033 97	96,180 15	103,428 31
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,251,516 02	\$1,177,494 41	\$1,202,130 20	\$1,128,241 48

THE SUPERIOR TRUST COMPANY, HANCOCK.

Organized July 21, 1902.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL,
Secretary and Treasurer.

DIRECTORS.—C. A. Wright, Albert R. Gray, George Ruppe, James Chynoweth, Jacob Baer, Charles Briggs, Edgar H. Towar, Allen F. Rees, Lessing Karger, John D. Cuddihy, Harry F. Fay, William E. Parnall, Ferdinand Wieber, James Mercer, Thomas Whittle, Henry L. Baer, Swaby L. Lawton, Louis H. Richardson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Collateral loans. Time.....				
Demand.....				
Loans on real estate mortgages, in office.....				\$2,250 00
With State Treasurer.....	\$76,538 64	\$76,238 64	\$74,888 64	75,718 64
Other loans.....				
Bonds. In office.....				
With State Treasurer.....				
Stocks.....	117,555 14	117,555 14	117,555 14	117,555 14
Real estate owned.....				
Other investments.....				
Advances to trusts.....				
Premiums paid.....				
Safe deposit vaults.....				
Furniture and fixtures.....	342 73	342 73	342 73	342 73
Due from approved reserve agents.....				
Due from other banks and bankers.....	212 29	196 55	5,825 49	1,343 06
Cash items.....				
Nickels and cents.....				
Silver coin.....				
Gold coin.....				
U. S. and National bank notes.....				
Totals.....	\$194,648 80	\$194,333 06	\$198,612 00	\$197,209 57
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits. (Less expenses, interest and taxes paid).....	7,926 80	7,867 06	12,162 00	10,491 57
Dividends unpaid.....	1,422 00	166 00	150 00	418 00
Trust deposits.....	5,300 00	6,300 00	6,300 00	6,300 00
Debentures.....				
Other liabilities.....				
Totals.....	\$194,648 80	\$194,333 06	\$198,612 00	\$197,209 57

No. 254.

HURON COUNTY SAVINGS BANK, HARBOR BEACH.

Organized January 15, 1902.

MATTHEW D. WAGNER, *President*; JOHN L. BRENNAN, *Vice President*; HENRY BINKLE, *Cashier*.

DIRECTORS.—Matthew D. Wagner, Henry Binkle, Albert E. Sleeper, John A. Templeton, John L. Brennan, Burton F. Browne.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$85,634 92	\$105,844 20	\$110,726 15	\$109,447 71
Bonds, mortgages and securities.....	92,196 50	96,315 93	97,674 44	101,340 44
Premiums paid on bonds.....				
Overdrafts.....	164 54	576 94	108 45	28 74
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	5,360 00	4,090 00	2,982 46	1,936 74
United States bonds.....				
Due from banks in reserve cities.....	31,992 16	22,875 41	18,971 78	31,152 79
Exchanges for clearing house.....	396 56	43 84	138 69	472 10
U. S. and National bank currency.....	5,779 00	4,030 00	6,004 00	8,347 00
Gold coin.....	2,000 00	2,000 00	2,000 00	2,000 00
Silver coin.....	550 30	655 15	464 00	357 45
Nickels and cents.....	104 88	123 95	70 89	84 37
Checks, cash items and internal revenue account.....				
Totals.....	\$230,588 86	\$243,055 42	\$245,640 86	\$261,667 34
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,793 95	7,805 20	9,259 36	9,000 94
Dividends unpaid.....				
Commercial deposits subject to check.....	36,067 49	41,343 72	34,435 85	32,408 76
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	41,052 90	49,122 82	54,730 07	76,766 81
Savings certificates of deposit.....	110,674 52	108,783 68	111,215 58	107,490 83
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$230,588 86	\$243,055 42	\$245,640 86	\$261,667 34

No. 326.

THE EMMET COUNTY STATE BANK, HARBOR SPRINGS.

Organized November 1, 1905.

WILLIAM J. CLARKE, *President*; JAMES T. CLARKE, *Vice President*; R. FRANK LEMON, *Cashier*.

DIRECTORS.—William J. Clarke, R. F. Lemon, M. J. Erwin, E. G. Carey, J. T. Clarke.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$95,161 32	\$99,265 18	\$121,132 42	\$153,749 59
Bonds, mortgages and securities.....	24,180 98	30,360 98	18,117 43	19,117 43
Premiums paid on bonds.....				
Overdrafts.....	274 58	444 57	430 21	831 93
Banking house.....				
Furniture and fixtures.....	2,902 11	2,902 11	3,027 11	3,196 69
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	26,459 66			
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	25,091 29	46,845 13	24,489 71	33,990 69
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,284 00	5,109 00	7,576 00	15,882 00
Gold coin.....	20 00	5 00	70 00	480 00
Silver coin.....	2,511 75	2,039 40	2,593 40	3,057 96
Nickels and cents.....	862 47	898 55	913 90	289 45
Checks, cash items and internal revenue account	189 49	306 59	141 60	194 18
Totals.....	\$183,937 65	\$189,196 51	\$178,491 78	\$230,719 91
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	629 23	1,861 13	2,604 41	4,471 83
Dividends unpaid.....				
Commercial deposits subject to check.....	96,258 00	95,363 16	75,591 10	121,064 64
Commercial certificates of deposit.....	444 00	444 00	274 00	121 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	10,888 08	14,859 64	14,897 09	16,866 66
Savings certificates of deposit.....	46,718 34	46,668 58	56,125 18	59,195 78
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$183,937 65	\$189,196 51	\$178,491 78	\$230,719 91

No. 355.

THE STATE SAVINGS BANK OF HARRISON.

Organized December 8, 1906.

L. SAVIERS, *President*; F. WEATHERHEAD, W. HENRY WILSON, *Vice Presidents*; CHAS. CAVE, *Cashier*.

DIRECTORS.—L. Saviers, W. Henry Wilson, F. Weatherhead, A. S. McIntyre, Elmer Hughes, Ellis Hughes, J. B. Joos, Oliver N. King, Nathaniel White.

Resources.	Report of Jan 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$30,990 12	\$31,405 31	\$21,831 23	\$22,071 04
Bonds, mortgages and securities.....	10,191 25	13,078 75	16,547 48	19,482 48
Premiums paid on bonds.....				
Overdrafts.....	37 50	93 73	20 29	183 18
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,661 06	1,661 06	1,661 06	1,661 06
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	22,226 13	43,864 56	26,980 00	17,564 23
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,846 00	3,815 00	7,740 00	1,387 00
Gold coin.....	355 00	315 00	365 00	365 00
Silver coin.....	280 85	327 45	242 15	300 85
Nickels and cents.....	51 32	32 67	66 51	70 51
Checks, cash items and internal revenue account	228 11	20 00	9 23	244 54
Totals.....	\$71,853 34	\$88,613 53	\$79,462 95	\$67,439 89
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	23 88	271 44	567 09	923 48
Dividends unpaid.....				
Commercial deposits subject to check.....	29,281 43	40,684 54	31,056 14	16,866 89
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		2,717 79	5,697 86	12,035 04
Savings certificates of deposit.....	22,548 03	24,939 76	22,141 86	17,614 48
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$71,853 34	\$88,613 53	\$79,462 95	\$67,439 89

No. 369.

ALCONA COUNTY SAVINGS BANK, HARRISVILLE.

Organized March 31, 1907.

JOHN MACGREGOR, *President*; D. W. MITCHELL, *Vice President*; B. E. STORMS, *Cashier*.

DIRECTORS.—John Macgregor, D. W. Mitchell, C. M. Lund, W. L. Chapelle, S. B. Kahn, W. A. Prince, D. D. Hanover.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....			\$37,606 90	\$36,767 87
Bonds, mortgages and securities.....			27,351 '18	38,314 94
Premiums paid on bonds.....				
Overdrafts.....			51	511 40
Banking house.....			1,500 00	1,500 00
Furniture and fixtures.....			1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			35 60	11 74
United States bonds.....				
Due from banks in reserve cities.....			37,391 35	20,599 56
Exchanges for clearing house.....				
U. S. and National bank currency.....			2,927 00	3,610 00
Gold coin.....			35 00	115 00
Silver coin.....			871 80	965 20
Nickels and cents.....			82 85	91 73
Checks, cash items and internal revenue account			497 27	393 16
Totals.....			\$109,499 46	\$104,070 60
Liabilities.				
Capital stock paid in.....			\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			160 95	229,01
Dividends unpaid.....				
Commercial deposits subject to check.....			66,342 29	45,482 99
Commercial certificates of deposit.....			11,374 75	11,233 13
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....			6,621 47	22,125 47
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$109,499 46	\$104,070 60

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

GEO. R. BATES, *President*; G. T. SANDS, *Vice President*; D. J. MATHEWS, *Cashier*;
W. E. ROLLINS, *Assistant Cashier*.DIRECTORS.—George R. Bates, L. N. Keating, G. T. Sands, W. E. Snyder, J. N. Cotton, J. B. Conger,
H. S. Newton.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$87,159 18	\$75,483 05	\$70,902 85	\$88,425 03
Bonds, mortgages and securities.....	95,356 53	93,631 53	93,816 53	92,641 53
Premiums paid on bonds.....				
Overdrafts.....	629 76	510 28	671 37	456 14
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			396 36	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	11,991 71	20,160 99	30,540 11	25,421 22
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,553 00	6,675 00	6,098 00	5,172 00
Gold coin.....	1,855 00	1,850 00	2,176 00	2,495 00
Silver coin.....	1,898 00	1,922 00	1,927 00	1,452 00
Nickels and cents.....	71 20	37 61	126 38	96 83
Checks, cash items and internal revenue account	410 18	80 88	198 98	440 18
Totals.....	\$206,424 56	\$203,851 34	\$210,353 58	\$220,099 93
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,391 94	3,284 47	5,336 47	5,653 29
Dividends unpaid.....				
Commercial deposits subject to check.....	27,338 75	28,007 65	32,198 31	30,634 75
Commercial certificates of deposit.....				
Due to banks and bankers.....	226 26	287 95		295 22
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	84,667 31	87,280 64	87,925 88	97,305 23
Savings certificates of deposit.....	43,800 30	36,990 63	36,892 92	38,211 44
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$206,424 56	\$203,851 34	\$210,353 58	\$220,099 93

No. 11.

THE HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President*; R. B. MESSER, *Vice President*; A. A. ANDERSON, *Cashier*.

DIRECTORS.—Chester Messer, D. S. Goodyear, Luke Waters, R. B. Messer, M. L. Cook, R. T. French, A. A. Anderson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$291,294 34	\$292,078 81	\$297,226 46	\$307,191 68
Bonds, mortgages and securities.....	111,335 00	121,060 00	121,659 36	119,809 36
Premiums paid on bonds.....				
Overdrafts.....	4,275 97	4,771 20	3,980 38	3,977 04
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,595 28	940 11	1,402 38	
United States bonds.....				
Due from banks in reserve cities.....	50,258 75	55,004 58	67,330 88	44,321 23
Exchanges for clearing house.....				
U. S. and National bank currency.....	14,345 00	12,341 00	12,139 00	7,965 00
Gold coin.....	8,615 00	8,720 00	10,945 00	11,265 00
Silver coin.....	1,200 00	800 00	1,400 00	1,100 00
Nickels and cents.....	208 29	215 24	118 20	50 79
Checks, cash items and internal revenue account	406 68	601 66	1,224 07	518 47
Totals.....	\$500,534 31	511,552 60	\$532,425 73	\$511,198 57
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,134 51	10,089 76	10,277 64	12,065 98
Dividends unpaid.....	12 00	12 00	12 00	164 00
Commercial deposits subject to check.....	117,909 20	123,266 90	137,967 23	116,300 46
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	219,717 75	217,634 97	226,146 13	233,012 25
Savings certificates of deposit.....	52,760 85	60,548 97	58,022 73	49,655 88
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$500,534 31	\$511,552 60	\$532,425 73	\$511,198 57

No. 361.

THE MONTMORENCY COUNTY SAVINGS BANK, HILLMAN.

Organized December 16, 1906.

ROBERT REA, *President*; WILLIAM N. HUNT, *Vice President*; LOUIS DAVIDSON, *Treasurer*; S. H. KNISELY, *Assistant Treasurer*; W. A. PRINCE, C. H. OSGOOD, *Auditors*.

DIRECTORS.—Robert Rea, Louis Davidson, G. B. Holmes, C. H. Osgood, Henry C. Godfrey, W. N. Hunt, W. A. Prince.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....		\$28,863 35	\$46,019 80	\$30,686 68
Bonds, mortgages and securities.....		1,100 00	8,379 00	8,329 00
Premiums paid on bonds.....				
Overdrafts.....			7 67	56 26
Banking house.....		1,359 84	1,359 84	1,300 00
Furniture and fixtures.....		1,338 33	1,341 08	1,284 75
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				269 44
United States bonds.....				
Due from banks in reserve cities.....		29,636 22	5,658 93	9,625 37
Exchanges for clearing house.....				
U. S. and National bank currency.....		2,686 00	3,500 00	2,231 00
Gold coin.....				
Silver coin.....		83 95	650 00	271 30
Nickels and cents.....		35	1 38	65
Checks, cash items and internal revenue account		54 81		81 65
Totals.....		\$65,122 85	\$66,917 40	\$54,156 05
Liabilities.				
Capital stock paid in.....		\$17,800 00	\$19,950 00	\$20,000 00
Surplus fund.....				600 00
Undivided profits, less current expenses, interest and taxes paid.....		355 44	1,028 01	273 64
Dividends unpaid.....				21 00
Commercial deposits subject to check.....		32,566 92	35,784 25	23,520 93
Commercial certificates of deposit.....		5,289 57	238 54	56 19
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		6,430 27	8,226 53	7,197 85
Savings certificates of deposit.....		2,680 65	1,690 07	2,486 44
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$65,122 85	\$66,917 40	\$54,156 05

STATE BANKING DEPARTMENT.

No. 260.

FIRST STATE SAVINGS BANK OF HILLSDALE, HILLSDALE.

Organized February 18, 1902.

F. A. ROETHLISBERGER, *President*; C. M. BARRE, *Vice President*; W. A. WAGNER, *Cashier*;
C. C. TYLER, *Assistant Cashier*.DIRECTORS.—F. A. Roethlisberger, C. M. Barre, Edward Frensdorf, Wm. N. Bengé, Guy M. Chester,
Fred H. Stone, M. S. Segur.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$215,577 58	\$222,848 70	\$222,917 50	\$214,196 20
Bonds, mortgages and securities.....	58,929 66	58,631 06	64,243 06	64,018 06
Premiums paid on bonds.....				
Overdrafts.....	81 32	754 00	455 20	27 88
Banking house.....	5,356 00	5,356 00	5,356 00	5,356 00
Furniture and fixtures.....	2,995 00	2,995 00	2,995 00	2,995 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	73,768 90	75,302 52	51,040 71	23,422 88
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,726 00	12,083 00	13,081 00	9,714 00
Gold coin.....	7,640 00	7,585 00	7,755 00	7,945 00
Silver coin.....	4,904 40	4,258 25	2,541 85	3,548 95
Nickels and cents.....	92 96	74 13	88 16	76 31
Checks, cash items and internal revenue account	1,314 08	294 08	2,966 70	536 12
Totals.....	\$386,355 90	\$390,181 74	\$373,440 18	\$331,836 40
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	14,000 00	14,000 00	14,000 00	14,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,941 08	4,886 23	6,541 08	8,591 75
Dividends unpaid.....	42 00			
Commercial deposits subject to check	121,013 33	103,242 11	72,389 00	46,274 52
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	22,133 97	30,489 36	23,598 50	25,014 96
Savings certificates of deposit.....	176,255 52	187,564 04	206,911 54	187,955 17
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$386,355 90	\$390,181 74	\$373,440 18	\$331,836 40

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; HENRY S. WALWORTH, *Vice President*; LUCIEN D. WALWORTH, *Cashier*;
FRANK L. PIERCE, *Assistant Cashier*.

DIRECTORS.—Chauncey F. Cook, J. T. Crume, John F. King, Henry S. Walworth, Lucien D. Walworth.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$332,732 45	\$334,768 09	\$390,250 37	\$374,244 08
Bonds, mortgages and securities.....	121,999 93	136,157 00	127,182 00	128,557 38
Premiums paid on bonds.....				
Overdrafts.....	308 38	472 28	1,424 61	161 33
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	17,160 52	13,380 84	16,913 44	6,356 03
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	45,523 55	78,399 59	51,557 72	69,345 43
Exchanges for clearing house.....				
U. S. and National bank currency.....	19,817 00	13,207 00	13,339 00	18,612 00
Gold coin.....	10,965 00	10,155 00	11,355 00	10,230 00
Silver coin.....	3,363 95	2,962 35	1,568 55	330 95
Nickels and cents.....	456 24	434 30	328 83	291 39
Checks, cash items and internal revenue account	2,000 57	1,773 94	301 19	1,045 69
Totals.....	\$561,827 59	\$599,210 39	\$621,720 71	\$614,674 28
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,652 00	11,369 32	14,395 67	12,059 84
Dividends unpaid.....				245 00
Commercial deposits subject to check.....	34,936 10	35,809 58	31,929 01	64,925 19
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	131,578 23	148,265 70	147,520 38	119,958 09
Savings certificates of deposit.....	305,661 26	323,765 79	347,875 65	337,486 16
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$561,827 59	\$599,210 39	\$621,720 71	\$614,674 28

No. 56.

THE FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

GERRIT J. DIEKEMA, *President*; JOHN W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*;
H. J. LUIDENS, *Assistant Cashier*.

DIRECTORS.—J. W. Beardslee, G. J. Kollen, G. W. Mokma, G. J. Diekema, I. Marsilje, H. Kremers,
J. W. Bosman, J. W. Garvelink, W. J. Garrod.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$587,498 07	\$583,805 88	\$592,287 56	\$620,261 88
Bonds, mortgages and securities.....	380,913 10	368,154 86	361,784 40	365,583 60
Premiums paid on bonds.....				
Overdrafts.....	1,191 68	2,124 51	263 42	738 52
Banking house.....	27,275 00	27,275 00	27,275 00	27,275 00
Furniture and fixtures.....	4,930 00	4,930 00	4,930 00	4,930 00
Other real estate.....		1,623 38	1,623 38	1,623 38
Due from other banks and bankers (not reserve cities).....	4,521 10	7,510 22	9,753 08	4,592 81
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	93,678 16	118,655 74	122,564 35	155,535 77
Exchanges for clearing house.....			5,216 15	4,869 73
U. S. and National bank currency.....	32,321 00	30,448 00	30,262 00	39,220 00
Gold coin.....	29,725 00	33,305 00	35,247 50	35,677 25
Silver coin.....	2,738 95	2,887 85	1,579 00	2,307 60
Nickels and cents.....	831 63	480 04	431 45	247 39
Checks, cash items and internal revenue account	124 39	931 64	1,783 19	1,078 61
Totals.....	\$1,165,748 08	\$1,182,132 12	\$1,194,990 48	\$1,263,951 54
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,338 49	5,050 91	8,902 54	2,436 88
Dividends unpaid.....				
Commercial deposits subject to check.....	147,398 43	169,447 40	171,886 81	204,645 85
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	593,479 86	607,540 04	611,810 82	636,185 91
Savings certificates of deposit.....	348,531 30	325,093 77	327,390 31	340,682 90
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,165,748 08	\$1,182,132 12	\$1,194,990 48	\$1,263,951 54

No. 91.

THE HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALTE, *President*; W. H. BEACH, *Vice President*; C. VER SCHURE, *Cashier*;
OTTO P. KRAMER, *Assistant Cashier*.

DIRECTORS.—C. Ver Schure, M. Van Putten, W. H. Beach, P. H. McBride, D. B. K. Van Raalte,
Otto P. Kramer, Jacob G. Van Putten, J. Veneklasen, John Kollen.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$453,884 03	\$457,382 14	\$452,443 83	\$440,017 82
Bonds, mortgages and securities.....	270,855 63	270,140 63	274,145 00	273,360 50
Premiums paid on bonds.....				
Overdrafts.....	1,330 53	770 06	1,005 79	416 52
Banking house.....	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	5,188 00	5,188 00	5,188 00	5,188 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,155 05	375 00	27 50	373 70
United States bonds.....				
Due from banks in reserve cities.....	78,846 37	78,417 96	75,571 03	90,394 40
Exchanges for clearing house.....		3,729 71	2,452 61	
U. S. and National bank currency.....	25,145 00	21,855 00	26,652 00	24,775 00
Gold coin.....	30,777 50	25,082 50	25,067 50	28,625 00
Silver coin.....	4,238 40	2,941 05	3,730 60	8,360 30
Nickels and cents.....	497 28	614 00	736 17	451 64
Checks, cash items and internal revenue account	6,001 93	44 97	218 11	668 32
Totals.....	\$900,919 72	\$888,541 02	\$889,228 14	\$894,631 20
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,673 83	9,566 06	12,708 57	5,958 15
Dividends unpaid.....				
Commercial deposits subject to check.....	167,377 55	127,219 19	129,738 03	144,645 53
Commercial certificates of deposit.....	262,542 85	262,564 34	271,091 30	254,278 83
Due to banks and bankers.....				
Certified checks.....		77 50	77 50	1,027 50
Cashier's checks outstanding.....				
Savings deposits.....	390,325 49	394,113 98	385,612 74	408,721 69
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....		20,000 00	15,000 00	
Totals.....	\$900,919 72	\$888,541 02	\$889,228 14	\$894,631 20

No. 322.

THE PEOPLE'S STATE BANK OF HOLLAND, HOLLAND.

Organized January 24, 1905.

AREND VISSCHER, *President*; BASTIAN D. KEPPEL, *Vice President*; JOHN G. RUTGERS, *Cashier*; HENRY WINTER, *Assistant Cashier*; JOHN H. KLEINHEKSEL, WM. O. VAN EYCK, *Auditors*.

DIRECTORS.—Arend Visscher, B. D. Keppel, J. H. Kleinheksel, D. B. Yutema, Geo. P. Hummer, W. C. Walsh, C. J. Lokker, L. Van Putten, Wm. O. Van Eyck.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$130,269 28	\$136,286 46	\$142,713 50	\$134,433 06
Bonds, mortgages and securities.....	17,795 00	17,305 00	17,165 00	20,150 00
Premiums paid on bonds.....				
Overdrafts.....	202 17	565 33	653 36	21 79
Expenses, interest and taxes paid.....	1,271 85	672 24	176 56	
Banking house.....	19,396 95	19,396 95	19,396 95	19,396 95
Furniture and fixtures.....	787 32	787 32	787 32	787 32
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	12 23	51 49	20 29	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	30,042 96	9,671 50	21,610 13	14,336 04
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,738 00	5,965 00	7,546 00	18,038 00
Gold coin.....	2,390 00	1,375 00	1,655 00	3,125 00
Silver coin.....	1,523 70	1,411 55	1,712 75	4,443 40
Nickels and cents.....	75 91	116 68	37 23	59 85
Checks, cash items and internal revenue account	1,247 85	458 85	431 72	621 19
Totals.....	\$213,753 22	\$194,063 37	\$213,905 81	\$215,412 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				1,076 22
Dividends unpaid.....				
Commercial deposits subject to check.....	60,825 20	34,439 95	46,335 70	40,785 61
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....		239 14	231 99	234 94
Cashier's checks outstanding.....				
Savings deposits.....	72,299 12	76,380 36	77,558 99	87,380 16
Savings certificates of deposit.....	30,628 90	33,003 92	35,779 13	35,935 67
Notes and bills rediscounted.....			4,000 00	
Bills payable.....				
Totals.....	\$213,753 22	\$194,063 37	\$213,905 81	\$215,412 60

No. 262.

CITIZEN'S SAVINGS BANK OF HOLLY, HOLLY.

Organized July 17, 1902.

JOHN LANE, *President*; JOHN W. PATTERSON, *Vice President*; C. J. CUMMINGS, *Cashier*.

DIRECTORS.—John Lane, A. H. Shepard, John W. Patterson, James S. Mitchell, H. Lee Wright.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$60,795 80	\$64,467 67	\$76,836 88	\$82,113 42
Bonds, mortgages and securities.....	32,729 24	32,629 24	37,429 24	35,889 24
Premiums paid on bonds.....				
Overdrafts.....	582 68	319 94	106 52	279 20
Banking house.....	2,604 58	2,604 58	2,604 58	2,604 58
Furniture and fixtures.....	2,894 60	2,894 60	2,894 60	2,894 60
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,458 45	2,427 81	3,284 63	5,862 18
Items in transit.....	810 96	1,722 27	733 00	1,378 70
United States bonds.....				
Due from banks in reserve cities.....	20,241 14	29,910 35	24,913 51	21,642 35
Exchanges for clearing house.....	4 50			
U. S. and National bank currency.....	4,977 00	6,067 00	5,631 00	6,617 00
Gold coin.....	470 00	425 00	450 00	520 00
Silver coin.....	424 05	364 80	295 00	370 85
Nickels and cents.....	63 13	52 36	52 97	49 40
Checks, cash items and internal revenue account.....		16 50		
Totals.....	\$128,056 13	\$143,922 62	\$155,231 93	\$160,221 52
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				200 00
Undivided profits, less current expenses, interest and taxes paid.....	1,134 76	569 86	948 92	1,152 37
Dividends unpaid.....				30 00
Commercial deposits subject to check.....	16,735 31	19,757 71	26,788 97	24,269 20
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....		500 00		
Cashier's checks outstanding.....				
Savings deposits.....	56,192 00	62,208 62	61,283 17	69,436 43
Savings certificates of deposit.....	33,994 06	40,886 43	46,210 87	45,133 52
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$128,056 13	\$143,922 62	\$155,231 93	\$160,221 52

No. 106.

THE FIRST STATE AND SAVINGS BANK OF HOLLY.

Organized October 27, 1890.

ELI BIRD, *President*; HENRY W. DOWNING, *Vice President*; CHARLES A. WILSON, *Cashier*;
EMMA SARGENT, *Assistant Cashier*.

DIRECTORS.—Eli Bird, C. A. Wilson, D. D. Hadley, H. W. Downing, J. W. McKinney, F. J. Barrett,
J. D. Haddon.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$30,433 32	\$101,481 26	\$104,836 65	\$110,578 90
Bonds, mortgages and securities.....	191,230 35	197,445 35	198,115 10	195,525 16
Premiums paid on bonds.....				
Overdrafts.....	642 00	677 01	912 30	307 06
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	935 67		1,599 04	199 52
Items in transit.....				4,284 75
United States bonds.....				
Due from banks in reserve cities.....	69,736 62	56,757 81	48,181 70	56,969 29
Exchanges for clearing house.....				
U. S. and National bank currency.....	14,361 00	9,478 00	14,454 00	13,771 00
Gold coin.....	2,868 00	3,193 00	3,470 50	953 00
Silver coin.....	988 00	899 50	803 30	909 25
Nickels and cents.....	53 93	36 55	61 69	76 06
Checks, cash items and internal revenue account.....	58 88	105 15	60 79	20 71
Totals.....	\$369,812 77	\$378,573 63	\$380,995 07	\$392,094 63
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	19,136 78	21,941 89	22,754 92	12,371 70
Dividends unpaid.....	60 00	30 00		55 00
Commercial deposits subject to check.....	52,103 19	38,806 02	47,600 29	58,185 99
Commercial certificates of deposit.....	8,362 22	11,720 72	7,427 11	8,550 00
Due to banks and bankers.....		289 59		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	250,150 58	265,785 41	263,212 75	262,931 85
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$369,812 77	\$378,573 63	\$380,995 07	\$392,094 63

No. 255.

CALHOUN STATE BANK, HOMER.

Organized January 27, 1902.

E. J. FELLOWS, *President*; WM. A. LANE, *Vice President*; R. D. GARDNER, *Cashier*.

DIRECTORS.—E. J. Fellows, Wm. A. Lane, M. C. Fellows, M. J. Nix, R. E. Goodrich.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$100,927 19	\$111,960 75	\$116,170 79	\$125,717 88
Bonds, mortgages and securities.....	31,632 67	43,610 92	52,777 96	59,501 77
Premiums paid on bonds.....				
Overdrafts.....	394 87	226 23	829 24	439 88
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	43,737 45	36,464 54	26,400 27	22,307 53
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,395 00	5,100 00	9,496 00	5,062 00
Gold coin.....	5,060 00	5,835 00	6,110 00	5,995 00
Silver coin.....	1,001 20	1,449 25	1,189 20	1,302 40
Nickels and cents.....	278 91	267 55	293 56	288 87
Checks, cash items and internal revenue account	157 66	170 77	165 36	453 36
Totals.....	\$204,084 95	\$214,585 01	\$227,982 40	\$225,559 08
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	774 71	1,026 68	1,293 02	1,699 92
Dividends unpaid.....				
Commercial deposits subject to check.....	37,781 51	41,777 20	47,289 34	41,420 15
Commercial certificates of deposit.....	100,808 79	112,315 48	119,771 50	115,242 63
Due to banks and bankers.....				
Certified checks.....				100 00
Cashier's checks outstanding.....				
Savings deposits.....	31,719 94	35,465 65	35,573 54	43,095 99
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$204,084 95	\$214,585 01	\$227,932 40	\$225,558 08

STATE BANKING DEPARTMENT.

No. 353:

THE HOPKINS STATE BANK, HOPKINS.

Organized September 20, 1906.

D. B. KIDDER, *President*; C. H. FURBER, *Vice President*; R. C. FURBER, *Cashier*.

DIRECTORS.—C. H. Furber, D. B. Kidder, R. C. Furber, Mary A. Furber, Alice E. Kidder.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$32,734 38	\$46,246 71	\$55,756 23	\$65,293 72
Bonds, mortgages and securities.....	10,372 56	14,090 16	19,876 12	21,020 47
Premiums paid on bonds.....				
Overdrafts.....	641 04	296 65	99 52	02
Expenses.....	107 49			
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			47 35	
United States bonds.....				
Due from banks in reserve cities.....	14,622 38	10,995 01	13,331 48	9,480 61
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,228 00	2,212 00	2,910 00	4,187 00
Gold coin.....	500 00	510 00	15 00	505 00
Silver coin.....	254 90	221 45	132 65	224 60
Nickels and cents.....	58 81	33 36	60 48	104 01
Checks, cash items and internal revenue account.....			15 10	90 10
Totals.....	\$64,919 56	\$78,005 34	\$95,643 93	\$104,305 53
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	102 91	300 02	1,058 40	2,219 68
Dividends unpaid.....				
Commercial deposits subject to check.....	17,762 97	15,534 91	17,725 90	19,533 09
Commercial certificates of deposit.....	23,629 23	21,345 93	26,441 38	25,934 61
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	3,424 45	20,824 48	30,418 25	36,618 20
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$64,919 56	\$78,005 34	\$95,643 93	\$104,305 53

No. 109.

THE FIRST STATE AND SAVINGS BANK OF HOWELL.

Organized January 12, 1891.

WILLIAM P. VAN WINKLE, *President*; ASA VAN KLEECK, *Vice President*; A. L. SMITH, *Cashier*;
L. R. MANNING, *Assistant Cashier*.

DIRECTORS.—William P. Van Winkle, Asa Van Kleeck, John Ryan, Charles A. Goodnow, Geo. Barnes,
Frank Burt, Arthur Garland.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$73,943 34	\$65,184 35	\$65,046 03	\$65,804 34
Bonds, mortgages and securities.....	71,628 20	74,662 45	79,951 84	80,068 51
Premiums paid on bonds.....				
Overdrafts.....	497 85	547 13	1,114 22	941 54
Banking house.....	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures.....	2,068 41	2,068 41	2,068 41	2,068 41
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	29,121 51	32,332 22	16,552 93	18,395 86
Exchanges for clearing house.....				
U. S. and National bank currency.....	11,407 00	13,163 00	11,216 00	9,133 00
Gold coin.....	2,265 00	2,405 00	1,487 50	1,607 50
Silver coin.....	1,936 10	2,462 35	2,294 30	1,374 00
Nickels and cents.....	477 00	476 09	315 39	501 32
Checks, cash items and internal revenue account	142 70	198 82	409 72	267 65
Totals.....	\$202,926 43	\$202,939 14	\$189,895 76	\$189,601 45
Liabilities.				
Capital stock paid in.....	\$40,400 00	\$40,400 00	\$40,400 00	\$40,400 00
Surplus fund.....	2,200 00	2,200 00	2,200 00	2,200 00
Undivided profits, less current expenses, interest and taxes paid.....	1,293 65	2,751 66	3,194 79	3,665 96
Dividends unpaid.....				
Commercial deposits subject to check.....	71,079 94	65,105 86	54,544 97	39,833 18
Commercial certificates of deposit.....				
Due to banks and bankers.....			383 00	
Certified checks.....				
Cashier's checks outstanding.....	238 00			68 80
Savings deposits.....	22,342 65	20,751 93	20,803 03	26,397 27
Savings certificates of deposit.....	65,372 19	71,729 69	68,369 97	77,036 24
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$202,926 43	\$202,939 14	\$189,895 76	\$189,601 45

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; D. J. BEACHBOARD, *Vice President*; BYRON J. FOSTER, *Cashier*.

DIRECTORS.—Stephen A. Eaton, James B. Thorn, D. J. Beachboard, H. V. C. Hart, E. J. Southworth, Byron J. Foster, Edward Frensdorf.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$142,202 83	\$179,747 42	\$187,798 11	\$219,168 44
Bonds, mortgages and securities.....	287,541 99	257,903 49	251,069 02	244,878 58
Premiums paid on bonds.....	130 00	130 00	130 00	65 00
Overdrafts.....	1,262 50	255 79	1,901 60	592 60
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		196 92	296 92	379 96
Items in transit.....	1,955 43	802 92	3,012 63	
United States bonds.....				
Due from banks in reserve cities.....	92,632 00	51,327 05	62,757 37	52,427 07
Exchanges for clearing house.....				
U. S. and National bank currency.....	18,153 00	13,285 00	16,102 00	11,805 00
Gold coin.....	6,022 50	6,475 00	8,352 50	8,006 00
Silver coin.....	978 05	1,393 80	1,260 70	2,237 35
Nickels and cents.....	106 61	113 21	46 23	88 20
Checks, cash items and internal revenue account	120 56	83 00	236 34	110 03
Totals.....	\$539,405 47	\$519,713 60	\$540,963 42	\$547,757 23
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	\$25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	26,728 24	30,661 66	33,980 92	24,407 36
Dividends unpaid.....				
Commercial deposits subject to check.....	94,103 68	61,179 32	74,650 57	70,339 78
Commercial certificates of deposit.....	2,594 13	4,155 37	2,378 64	2,114 67
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	325,984 42	333,717 25	339,953 29	350,895 42
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$539,405 47	\$519,713 60	\$540,963 42	\$547,757 23

STATE BANKS OF MICHIGAN.

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No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; C. C. WHITNEY, *Cashier*.

DIRECTORS.—W. B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, C. C. Whitney.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$300,820 95	\$328,607 02	\$302,753 87	\$335,730 30
Bonds, mortgages and securities.....	308,819 69	394,471 25	385,343 68	375,590 68
Premiums paid on bonds.....				
Overdrafts.....	751 51	1,708 45	2,314 69	1,503 08
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	5,700 00	5,700 00	5,700 00	5,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	280 95	167 00	2,704 72	
United States bonds.....	60,700 00	60,700 00	60,700 00	60,700 00
Due from banks in reserve cities.....	56,958 14	42,097 05	62,393 29	57,204 21
Exchanges for clearing house.....				
U. S. and National bank currency.....	20,062 00	23,128 00	20,098 00	24,455 00
Gold coin.....	10,225 00	10,035 00	10,005 00	11,030 00
Silver coin.....	2,057 80	1,897 70	1,787 85	2,213 50
Nickels and cents.....	219 80	304 39	202 28	78 54
Checks, cash items and internal revenue account	154 58	249 03	413 37	326 82
Totals.....	\$864,250 42	\$876,574 89	\$861,916 75	\$882,041 18
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,200 72	11,188 49	16,260 93	5,390 86
Dividends unpaid.....				
Commercial deposits subject to check.....	85,491 86	84,908 79	82,410 43	76,830 39
Commercial certificates of deposit.....	3,317 45	4,715 91	3,453 18	7,474 07
Due to banks and bankers.....	640 84	160 95		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	650,599 55	655,600 75	639,792 21	672,845 81
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$864,250 42	\$876,574 89	\$861,916 75	\$882,041 18

STATE BANKING DEPARTMENT.

No. 24.

THE LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JOHN BORLAND, *President*; WALTER WALKER, *Vice President*; JNO. BORLAND, JR., *Cashier*;
WILL BORLAND, *Assistant Cashier*.

DIRECTORS.—John Borland, Walter Walker, John Borland, Jr., Will Borland, E. E. Palmer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$137,780 74	\$137,211 71	\$144,341 20	\$146,605 34
Bonds, mortgages and securities.....	324,193 14	339,719 02	365,779 33	366,018 32
Premiums paid on bonds.....				
Overdrafts.....	2,141 24	439 60	3,169 77	1,984 96
Banking house.....	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....	350 69	354 74	354 74	354 74
Due from other banks and bankers (not reserve cities).....				15,000 00
Items in transit.....		1,868 39		825 00
United States bonds.....				
Due from banks in reserve cities.....	106,016 05	116,264 19	84,370 28	81,115 96
Exchanges for clearing house.....				
U. S. and National bank currency.....	17,804 00	18,163 00	21,526 00	16,777 00
Gold coin.....	190 00	1,705 00	3,900 00	3,025 00
Silver coin.....	1,395 00	1,613 00	1,182 00	925 00
Nickels and cents.....	37 57	54 20	115 48	74 20
Checks, cash items and internal revenue account	3,198 61	3,339 97	620 00	4,913 08
Totals.....	\$599,817 04	\$627,532 82	\$632,158 80	\$644,418 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,846 96	7,174 23	11,076 89	2,951 92
Dividends unpaid.....				
Commercial deposits subject to check.....	42,806 82	41,698 45	38,488 06	36,024 74
Commercial certificates of deposit.....	6,272 00	6,786 10	4,390 30	6,424 90
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	382,539 22	417,153 69	415,945 22	425,827 30
Savings certificates of deposit.....	105,352 04	94,720 35	102,258 33	113,189 74
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$599,817 04	\$627,532 82	\$632,158 80	\$644,418 60

No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

O. S. TOWER, *President*; T. B. PRESTON, *Vice President*; W. B. HEATH, *Cashier*;
A. J. HEMINGWAY, ALEX. ROBERTSON, *Assistant Cashiers*.

DIRECTORS.—O. S. Tower, J. E. Morrison, T. B. Preston, Geo. Gundrum, K. R. Smith, A. M. Welch,
W. B. Heath.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$577,467 28	\$588,190. 32	\$629,780 72	\$677,011 01
Bonds, mortgages and securities.....	273,351 89	283,431 83	272,750 33	293,422 33
Premiums paid on bonds.....				
Overdrafts.....	2,695 35	5,965 00	3,325 02	9,817 31
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	4,537 00	5,532 00	5,532 00	4,429 00
Due from other banks and bankers (not reserve cities).....	150 00	1,000 00		
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	119,254 72	144,563 21	153,206 53	133,976 97
Exchanges for clearing house.....	1,273 76	4,520 47	2,232 46	2,246 60
U. S. and National bank currency.....	24,149 00	22,473 00	23,376 00	30,721 00
Gold coin.....	19,947 50	20,320 00	19,890 00	20,850 00
Silver coin.....	2,851 60	2,266 25	3,429 40	3,206 55
Nickels and cents.....	251 80	100 07	74 92	338 70
Checks, cash items and internal revenue account				
Totals.....	\$1,035,929 90	\$1,088,362 15	\$1,123,587 38	\$1,186,021 47
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,156 82	8,032 30	5,934 45	4,510 32
Dividends unpaid.....	633 50	46 50	7 50	256 50
Commercial deposits subject to check.....	219,190 31	251,887 08	248,339 50	278,239 43
Commercial certificates of deposit.....				
Due to banks and bankers.....	10 00		6 00	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	245,639 79	241,619 27	235,299 29	257,742 76
Savings certificates of deposit.....	446,299 48	466,777 00	509,000 64	520,272 46
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,035,929 90	\$1,088,362 15	\$1,123,587 38	\$1,186,021 47

STATE BANKING DEPARTMENT.

No. 135.

THE COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

O. C. DAVIDSON, *President*; J. F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*;
W. W. THOMPSON, *Assistant Cashier*.DIRECTORS.—O. C. Davidson, H. M. Pelham, A. F. Wright, J. F. Hancock, M. Corry, William Kelly,
Chas. F. Spalding, Patrick Flanagan, Oliver Evans.

Resources.	Report of Jan. 26.	Report of, Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$415,703 16	\$505,407 04	\$481,298 03	\$449,382 69
Bonds, mortgages and securities.....	169,834 50	157,012 00	182,342 00	145,287 00
Premiums paid on bonds.....				
Overdrafts.....	339 94	270 38	51 57	225 44
Banking house.....				
Furniture and fixtures.....	500 00			
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	24,947 62	20,877 78	4,926 34	2,213 63
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	145,055 29	38,784 51	88,549 06	100,162 86
Exchanges for clearing house.....				
U. S. and National bank currency.....	18,500 00	46,000 00	39,000 00	33,000 00
Gold coin.....	11,000 00	3,500 00	8,600 00	4,000 00
Silver coin.....	1,950 00	800 00	2,010 00	2,500 00
Nickels and cents.....	184 31	69 57	128 68	176 29
Checks, cash items and internal revenue account	1,103 58	2,168 73	1,164 04	876 83
Totals.....	\$789,118 40	\$774,890 01	\$778,039 72	\$737,824 74
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	13,249 92	16,046 19	19,734 76	17,937 47
Dividends unpaid.....				150 00
Commercial deposits subject to check.....	296,852 70	281,569 41	290,327 29	246,091 24
Commercial certificates of deposit.....	68,200 09	66,321 13	64,348 72	67,965 55
Due to banks and bankers.....	3,953 71	2,937 44	3,724 66	2,850 44
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	276,861 98	278,015 84	269,904 29	272,810 04
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$789,118 40	\$774,890 01	\$778,039 72	\$737,824 74

No. 12.

[THE PENINSULA BANK, ISHPEMING.]

Organized October 27, 1887.

JOHN P. OUTEWAITE, *President*; THOS. WALTERS, *Vice President*; E. A. MALMGREN, *Cashier*;
J. G. WELSH, *Assistant Cashier*.

DIRECTORS.—Thos. Walters, Otto Eger, Timothy Hughes, Joseph Mitchell, George F. Thoney, Herman Jaedecke, John P. Outhwaite, Thomas W. Hughes, Thomas H. Bargh.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$370,248 00	\$370,511 28	\$376,321 82	\$404,154 63
Bonds, mortgages and securities.....	93,277 08	95,727 48	80,443 47	91,497 39
Premiums paid on bonds.....	400 00	156 00	156 00	56 00
Overdrafts.....	1,113 38	1,498 57	3,119 57	1,207 42
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,776 30	576 00	682 96	806 10
Items in transit.....	16,376 69	16,561 80	1,363 44	2,647 00
United States bonds.....				
Due from banks in reserve cities.....	46,055 88	42,496 82	13,356 55	39,352 39
Exchanges for clearing house.....	1,296 16	752 20	27,676 32	2,320 62
U. S. and National bank currency.....	13,061 00	20,979 00	21,027 00	19,527 00
Gold coin.....	10,900 00	6,845 00	4,470 00	2,965 00
Silver coin.....	1,295 00	905 00	1,565 00	290 00
Nickels and cents.....	416 53	709 75	294 05	193 65
Checks, cash items and internal revenue account	31,603 95	12,526 10	29,074 59	9,258 50
Totals.....	\$605,219 97	\$586,645 00	\$575,940 77	\$560,374 70
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,594 85	7,028 80	10,800 97	12,426 73
Dividends unpaid.....	620 00	520 00		
Commercial deposits subject to check.....	167,008 44	159,581 49	160,835 05	156,282 99
Commercial certificates of deposit.....	1,010 00	1,121 99	660 00	111 50
Due to banks and bankers.....	3,978 34	4,170 72	1,065 75	720 79
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	336,008 34	324,222 00	312,579 00	330,832 69
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$605,219 97	\$586,645 00	\$575,940 77	\$560,374 70

No. 264.

COMMERCIAL STATE BANK OF ITHACA, ITHACA.

Organized July 26, 1902.

JAMES B. CRAWFORD, *President*; HENRY E. LEWIS, *Vice President*; JAMES P. GIBBS, *Cashier*;
H. J. CRAWFORD, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, Francis W. Brown, Willard M. Weller, Wolf Netzorg, Chas. E. Webster, Henry E. Lewis, Frank H. Horr, I. N. Monfort, H. J. Crawford, Chas. P. Yost, J. N. McCall, M. R. Salter.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$62,219 44	\$68,121 92	\$85,993 54	\$86,494 06
Bonds, mortgages and securities.....	40,837 22	48,912 97	51,140 50	52,228 25
Premiums paid on bonds.....				
Overdrafts.....	124 80	405 34	1,159 67	44 71
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	2,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	4,520 01	1,543 63	767 30	2,270 40
United States bonds.....				
Due from banks in reserve cities.....	37,963 14	48,940 50	38,537 25	10,619 29
Exchanges for clearing house.....	84 29	357 34	97 68	220 78
U. S. and National bank currency.....	2,770 00	9,827 00	4,364 00	7,801 00
Gold coin.....	3,860 00	580 00	1,810 00	2,570 00
Silver coin.....	2,153 70	1,081 75	1,257 30	1,530 10
Nickels and cents.....	53 19	25 38	51 56	31 16
Checks, cash items and internal revenue account.....				
Totals.....	\$157,565 79	\$182,795 83	\$188,178 80	\$166,509 75
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	423 62	769 88	1,656 20	398 12
Dividends unpaid.....				
Commercial deposits subject to check.....	58,091 16	68,564 07	72,321 12	57,323 95
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	9,804 32	10,633 26	11,215 57	12,255 71
Savings certificates of deposit.....	53,266 09	66,828 62	66,985 91	60,531 97
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$157,565 79	\$182,795 83	\$188,178 80	\$166,509 75

STATE BANKS OF MICHIGAN.

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No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

WM. F. THOMPSON, *President*; J. LEE POTTS, *Vice President*; C. A. PRICE, *Cashier*;
R. A. BARBER, *Assistant Cashier*.

DIRECTORS.—J. B. Crawford, William F. Thompson, W. M. Weller, J. Lee Potts, John C. Hicks, F. H. Horr, F. H. McKay, F. Kellogg, C. A. Price.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$114,794 27	\$138,746 94	\$148,333 95	\$128,906 74
Bonds, mortgages and securities.....	111,390 72	136,530 97	161,711 25	179,369 25
Premiums paid on bonds.....				
Overdrafts.....	81 26	189 47	454 87	130 31
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	6,363 46	2,645 26	2,341 32	1,568 52
United States bonds.....				
Due from banks in reserve cities.....	56,279 46	59,353 00	35,653 85	48,042 59
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,479 00	14,176 00	14,849 00	14,456 00
Gold coin.....	2,135 00	2,107 50	4,692 50	5,562 50
Silver coin.....	1,666 00	1,645 00	1,625 00	2,085 00
Nickels and cents.....	236 07	204 41	167 88	183 72
Checks, cash items and internal revenue account.....	231 01	810 02	442 14	1,203 52
Totals.....	\$315,656 25	\$366,408 57	\$380,271 76	\$391,568 16
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	17,500 00	17,500 00	17,500 00	17,500 00
Undivided profits, less current expenses, interest and taxes paid.....	903 61	2,839 18	4,245 41	572 16
Dividends unpaid.....				
Commercial deposits subject to check.....	50,743 04	61,630 67	55,282 15	44,281 99
Commercial certificates of deposit.....	12 30	12 30		
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	41,968 66	54,985 92	56,932 93	64,371 84
Savings certificates of deposit.....	169,508 64	194,440 50	211,311 27	229,842 17
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$315,656 25	\$366,408 57	\$380,271 76	\$391,568 16

No. 177.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Reorganized January 1, 1895.

Wm. M. THOMPSON, *President*; N. S. POTTER, *Vice President and Cashier*;
JOHN D. MORTON, *Assistant Cashier*.DIRECTORS.—Wm. M. Thompson, Anna M. Thompson, N. S. Potter, Peter B. Loomis, G. A. Matthews,
W. A. Foote, John C. Sharp, W. B. Webb, Richard Waldron.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,078,034 67	\$1,068,524 96	\$1,053,424 15	\$1,007,083 85
Bonds, mortgages and securities.....	496,789 17	467,823 84	446,713 84	443,235 90
Premiums paid on bonds.....				
Overdrafts.....	40,959 39	51,717 77	47,944 67	15,593 07
Banking house.....	33,000 00	33,000 00	33,000 00	33,000 00
Furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....	16,649 85	16,649 85	16,649 85	16,649 85
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	37,137 37	54,066 39	41,362 02	
United States bonds.....				
Due from banks in reserve cities.....	143,672 95	52,570 67	118,386 05	326,794 96
Exchanges for clearing house.....	16,791 84	15,975 84	20,066 01	13,842 56
U. S. and National bank currency.....	85,199 00	75,437 00	78,527 00	58,121 00
Gold coin.....	50,560 00	65,715 00	30,145 00	67,215 00
Silver coin.....	4,662 95	8,739 00	5,973 65	8,336 75
Nickels and cents.....	424 63	576 96	300 19	427 92
Checks, cash items and internal revenue account	755 44	443 79	617 57	15,746 84
Totals.....	\$2,019,636 76	\$1,928,540 57	\$1,908,710 60	\$2,021,647 79
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current expenses, interest and taxes paid.....	59,799 71	66,329 67	69,958 57	64,122 52
Dividends unpaid.....				
Commercial deposits subject to check.....	652,859 17	538,076 13	545,510 87	637,904 23
Commercial certificates of deposit.....	349,289 18	353,950 97	324,526 47	323,238 56
Due to banks and bankers.....	3,989 92	1,619 80	1,659 79	3,021 72
Certified checks.....	600 00	4,100 00	5,000 00	3,015 00
Cashier's checks outstanding.....				
Savings deposits.....	628,098 78	637,464 30	637,054 90	665,345 76
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,019,636 76	\$1,928,540 57	\$1,908,710 60	\$2,021,647 79

STATE BANKS OF MICHIGAN.

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No. 186.

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

N. H. WILLIAMS, *President*; CHAS. M. SPINNING, *Vice President*; F. H. NEWKIRK, *Cashier*.

DIRECTORS.—N. H. Williams, C. E. Townsend, H. H. Neesley, H. J. Davis, Edwy Knight, C. M. Spinning, W. M. Palmer, H. C. Collins, P. W. Haefner.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$416,619 53	\$449,089 52	\$506,980 07	\$527,128 62
Bonds, mortgages and securities.....	313,211 95	308,297 91	316,026 96	322,694 98
Premiums paid on bonds.....				
Overdrafts.....	3,077 83	3,476 81	3,324 06	5,752 31
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	50,807 00	56,324 46	51,107 96	30,982 18
United States bonds.....				
Due from banks in reserve cities.....	71,128 01	89,250 31	65,820 74	76,192 03
Exchanges for clearing house.....	6,193 45	8,991 59	19,146 76	9,453 94
U. S. and National bank currency.....	30,309 00	48,720 50	64,808 00	55,847 00
Gold coin.....	3,755 00	635 00	9,212 80	1,510 00
Silver coin.....	6,794 45	7,221 75	5,065 80	5,568 95
Nickels and cents.....	1,309 79	1,867 00	1,470 53	1,172 23
Checks, cash items and internal revenue account	435 97	141 44	580 76	920 43
Totals.....	\$977,821 98	\$1,041,016 29	\$1,108,363 84	\$1,102,222 62
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,065 77	9,876 91	11,566 62	7,532 67
Dividends unpaid.....	210 00			10 00
Commercial deposits subject to check.....	100,886 50	177,204 91	205,719 24	186,975 44
Commercial certificates of deposit.....	8,099 62	10,507 22	7,761 14	10,235 64
Due to banks and bankers.....				
Certified checks.....	62 50	2 40	5,195 00	
Cashier's checks outstanding.....				
Savings deposits.....	484,222 91	506,941 85	526,997 61	554,245 26
Savings certificates of deposit.....	181,274 06	201,482 91	216,124 23	203,223 61
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$977,821 98	\$1,041,016 29	\$1,108,363 84	\$1,102,222 62

STATE BANKING DEPARTMENT.

No. 14.

UNION BANK, JACKSON.

Organized November 1, 1883.

C. C. BLOOMFIELD, *President*; A. B. ROBINSON, *First Vice President and Manager*; F. D. BENNETT, *Second Vice President*; A. C. BLOOMFIELD, *Cashier*; H. A. REECE, *Assistant Cashier*.

DIRECTORS.—A. B. Robinson, L. H. Field, T. A. Wilson, C. C. Bloomfield, James O'Donnell, F. D. Bennett, P. H. Withington, Chas. Lewis, Z. C. Eldred.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,090,924 45	\$1,190,204 64	\$1,264,644 68	\$1,065,983 68
Bonds, mortgages and securities.....	277,863 13	276,533 13	317,203 13	369,894 13
Premiums paid on bonds.....				
Overdrafts.....	9,730 41	7,376 62	4,489 08	5,279 25
Banking house.....	34,000 00	34,000 00	34,000 00	70,198 79
Furniture and fixtures.....				
Other real estate.....	13,467 47	13,467 47	13,467 47	32,615 20
Due from other banks and bankers (not reserve cities).....	1,150 00	1,000 00		1,100 00
Items in transit.....	97,131 77	85,475 40	58,630 10	39,544 22
United States bonds.....				
Due from banks in reserve cities.....	200,052 09	126,053 63	239,090 75	279,306 01
Exchanges for clearing house.....	12,022 50	18,234 73	24,574 54	34,280 32
U. S. and National bank currency.....	23,946 50	21,538 00	29,529 00	31,280 00
Gold coin.....	25,740 00	33,262 50	28,095 00	43,932 50
Silver coin.....	2,641 80	4,785 70	3,563 60	3,774 20
Nickels and cents.....	354 03	299 80	282 11	324 27
Checks, cash items and internal revenue account	1,186 97	160 88	201 73	423 04
Totals.....	\$1,790,211 12	\$1,812,392 20	\$2,017,771 19	\$1,977,937 61
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	17,278 21	19,186 84	29,156 42	21,374 76
Dividends unpaid.....	272 00	40 00	40 00	
Commercial deposits subject to check.....	339,466 75	289,091 30	365,092 23	377,088 55
Commercial certificates of deposit.....	6,077 31	6,569 49	6,332 13	6,340 81
Due to banks and bankers.....	42,939 79	46,694 64	56,051 31	39,774 07
Certified checks.....	50 00	30 00	500 00	
Cashier's checks outstanding.....	131 93	119 90	119 90	444 11
Savings deposits.....	883,571 85	919,040 67	968,994 64	976,951 43
Savings certificates of deposit.....	206,423 28	231,619 36	291,484 56	255,963 88
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,790,211 12	\$1,812,392 20	\$2,017,771 19	\$1,977,937 61

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; CHAS. G. WHITE, *Vice President*; WM. M. WETMORE, *Cashier*;
OLIVER S. WHITE, *Assistant Cashier*.

DIRECTORS.—Ebenezer O. Grosvenor, John S. Lewis, Edgar A. Wisner, Charles F. Wade, Charles G. White, William M. Wetmore.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$146,821 75	\$152,732 88	\$135,672 50	\$134,251 93
Bonds, mortgages and securities.....	54,420 00	53,570 00	65,920 00	73,895 00
Premiums paid on bonds.....				
Overdrafts.....	4,620 75	16,070 22	5,076 48	2,007 85
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,704 06		5,878 19	31,782 25
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	22,818 47	29,199 87	50,846 32	45,878 44
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,256 00	11,250 00	11,257 00	15,062 00
Gold coin.....	6,360 00	6,435 00	6,395 00	4,950 00
Silver coin.....	662 10	962 45	1,354 60	1,130 15
Nickels and cents.....	206 85	145 11	96 32	118 99
Checks, cash items and internal revenue account.....	9 64		205 43	235 16
Totals.....	\$247,939 62	\$250,365 53	\$291,701 84	\$309,301 77
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,395 51	4,528 39	8,218 78	5,539 91
Dividends unpaid.....				
Commercial deposits subject to check.....	63,872 61	62,013 08	58,158 93	63,719 89
Commercial certificates of deposit.....	110,598 00	112,301 00	155,224 13	170,041 97
Due to banks and bankers.....		1,523 06		
Certified checks.....	74 10			
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$247,939 62	\$250,365 53	\$291,701 84	\$309,301 77

No. 147.

THE HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

VERNON T. BARKER, *President*; HALE P. KAUFFER, *Vice President*; D. E. RICKMAN, *Cashier*;
JAS. J. O'MEARA, *Assistant Cashier*.

DIRECTORS.—Vernon T. Barker, F. B. Orcutt, Hale P. Kauffer, Frank H. Milham, H. B. Colman,
A. M. Todd, W. S. Hodges, J. H. Hatfield, W. N. Pomeroy, O. K. Buckhout, Jos. E. Brown, Louis
Rosenbaum, H. C. Howard, Morris Kent, W. E. Kidder.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$433,791 31	\$467,894 28	\$466,796 05	\$496,123 76
Bonds, mortgages and securities.....	73,417 23	71,719 94	78,900 25	75,243 19
Premiums paid on bonds.....				
Overdrafts.....	1,502 03	2,553 68	435 20	347 45
Banking house.....	27,500 00	27,500 00	27,500 00	27,500 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	9,000 00
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	86,050 81	92,762 66	114,534 14	28,581 22
Exchanges for clearing house.....	6,588 49	5,048 71	7,728 88	5,662 26
U. S. and National bank currency.....	24,436 00	21,711 00	22,774 00	19,699 00
Gold coin.....	11,805 00	10,445 00	10,835 00	10,265 00
Silver coin.....	3,499 15	2,005 00	1,121 55	1,459 75
Nickels and cents.....	81 12	183 49	166 96	251 59
Checks, cash items and internal revenue account				
Totals.....	\$677,671 14	\$710,823 76	\$739,792 03	\$678,133 22
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,888 21	7,131 47	9,447 51	4,511 41
Dividends unpaid.....	402 00			72 00
Commercial deposits subject to check.....	130,530 87	150,712 75	154,756 28	125,819 72
Commercial certificates of deposit.....	105,006 50	108,949 42	96,580 28	91,233 18
Due to banks and bankers.....	76,222 36	76,807 33	107,264 68	79,730 36
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	190,621 20	197,222 79	201,743 28	199,125 65
Savings certificates of deposit.....				
Notes and bills rediscounted.....				7,640 90
Bills payable.....				
Totals.....	\$677,671 14	\$710,823 76	\$739,792 03	\$678,133 22

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

S. B. MONROE, *President*; R. J. WILLIAMSON, A. C. WORTLEY, *Vice Presidents*; FRED G. DEWEY, *Cashier*.

DIRECTORS.—C. J. Monroe, L. H. Kirby, John Mackey, A. C. Wortley, R. J. Williamson, S. B. Monroe, V. L. Palmer, E. G. Read.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$572,656 44	\$562,221 42	\$492,808 79	\$614,812 56
Bonds, mortgages and securities.....	436,296 06	432,766 06	426,011 06	406,201 06
Premiums paid on bonds.....				
Overdrafts.....	725 97	2,811 07	5,156 77	1,346 25
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	3,000 00			
Other real estate.....	19,915 00	19,915 00	19,915 00	19,915 00
Due from other banks and bankers (not reserve cities).....	19,628 91	19,887 19	19,628 91	19,628 91
New bank building account.....	1,000 00	2,000 00	4,000 00	9,000 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	166,775 70	137,702 09	183,770 03	158,545 54
Exchanges for clearing house.....	6,395 44	7,694 93	12,832 33	4,554 84
U. S. and National bank currency.....	22,593 00	16,804 00	32,382 00	23,960 00
Gold coin.....	20,490 00	21,690 00	20,980 00	22,055 00
Silver coin.....	8,525 00	10,800 00	9,900 00	9,060 00
Nickels and cents.....	719 70	170 30	387 33	298 24
Checks, cash items and internal revenue account.....				1,619 71
Totals.....	\$1,288,721 22	\$1,244,462 06	\$1,237,772 22	\$1,300,997 11
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	20,907 12	21,292 74	24,447 57	24,580 67
Dividends unpaid.....				
Commercial deposits subject to check.....	136,156 22	119,282 41	126,634 31	138,259 90
Commercial certificates of deposit.....	179,700 04	190,814 10	197,233 47	
Due to banks and bankers.....	164,539 68	106,786 50	82,843 32	100,996 07
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	687,418 16	706,286 31	706,613 55	726,088 75
Savings certificates of deposit.....				211,071 72
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,288,721 22	\$1,244,462 06	\$1,237,772 22	\$1,300,997 11

KALAMAZOO TRUST COMPANY, KALAMAZOO.

Organized January 11, 1905.

C. J. MONROE, *President*; S. B. MONROE, A. B. CONNABLE, *Vice Presidents*; F. G. DEWEY, *Secretary*; R. J. WILLIAMSON, *Treasurer*.

DIRECTORS.—G. L. Gilkey, Jas. H. Hatfield, Ralph Emery, Samuel Folz, Chas. J. Monroe, A. B. Connable, O. K. Buckhout, A. C. Wortley, A. M. Stearns, E. W. Bowman, J. D. Burns, Jas. F. Gilmore, V. L. Palmer, L. S. Monroe, Otto Ihling, Lewis H. Kirby, S. B. Monroe, Chas. A. Peck, Dallas Boudeman, M. H. Lane.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Collateral loans. Time.....	\$30,123 06	\$36,123 06	\$22,000 00	\$54,833 99
Demand.....	23,000 00	23,000 00	23,000 00	5,500 00
Loans on real estate mortgages, in office.....	39,505 00	37,490 00	27,730 00	27,280 00
With State Treasurer.....	75,003 00	75,803 00	78,503 93	74,553 93
Other loans.....				
Bonds. In office.....	7,115 70	7,115 70	7,115 70	24,615 70
With State Treasurer.....				15,000 00
Stocks.....	54,758 00	54,758 00	54,758 00	54,758 00
Real estate owned.....	19,750 00	18,750 00	18,750 00	18,750 00
Other investments.....				
Advances to trusts.....	183 88	1,305 88	801 73	1,398 62
Premiums paid.....				
New building account.....		2,000 00	4,000 00	9,000 00
Furniture and fixtures.....				
Due from approved reserve agents.....	7,389 18			395 85
Due from other banks and bankers.....				
Cash items.....	500 00	500 00	500 00	500 00
Nickels and cents.....				
Silver coin.....				
Gold coin.....				
U. S. and National bank notes.....				
Totals.....	\$257,327 82	\$256,835 64	\$237,159 36	\$286,586 09
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	2,000 00
Undivided profits. (Less expenses, interest and taxes paid).....	7,061 91	8,191 71	10,595 47	8,856 81
Dividends unpaid.....				
Trust deposits.....	23,733 60	24,602 69	24,508 47	51,729 61
Debentures.....				
Reserved for taxes.....	1,992 85	1,992 85	1,992 85	795 06
Voucher checks.....	1,577 00	540 00	1,449 37	1,758 68
Treasurer's checks.....	175 00	50 00	50 00	37 50
Other liabilities.....	71,798 46	70,458 39	47,563 20	71,408 44
Totals.....	\$257,327 82	\$256,835 64	\$237,159 36	\$286,586 09

No. 257.

THE KALKASKA COUNTY STATE AND SAVINGS BANK, KALKASKA.

Organized February 7, 1902.

AMBROSE E. PALMER, *President*; WILLIAM C. FREEMAN, *Vice President*;
HAROLD B. WHALLEY, *Cashier*.

DIRECTORS.—Ambrose E. Palmer, William C. Freeman, Edgar B. Babcock, William H. Bockes, George F. Bow, William Lewis, Harold B. Whalley.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$88,945 40	\$89,745 76	\$100,879 12	\$94,972 89
Bonds, mortgages and securities.....	37,880 74	37,328 89	40,879 49	39,983 71
Premiums paid on bonds.....				
Overdrafts.....	480 11	1,102 31	337 22	43 63
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,125 00	2,000 00
Other real estate.....	1,946 50	1,946 50	1,946 50	3,131 38
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,063 28	184 18	222 83	158 48
United States bonds.....				
Due from banks in reserve cities.....	30,982 09	29,786 12	14,599 98	16,836 28
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,912 00	7,494 00	8,557 00	6,357 00
Gold coin.....	5,355 00	5,506 00	5,610 00	5,790 00
Silver coin.....	747 60	754 10	1,320 10	581 40
Nickels and cents.....	193 73	245 34	307 82	214 11
Checks, cash items and internal revenue account	510 74	926 48	23 86	1,934 94
Totals.....	\$189,977 19	\$197,018 68	\$186,799 37	\$182,008 82
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,700 00	3,700 00	3,700 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	248 88	1,471 98	2,134 71	908 70
Dividends unpaid.....				
Commercial deposits subject to check.....	79,418 15	78,709 86	74,939 83	62,789 32
Commercial certificates of deposit.....	54,731 71	57,480 43	51,000 74	54,050 12
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	31,878 45	35,656 41	35,024 09	37,555 08
Savings certificates of deposit.....				
Notes and bills rediscounted.....				2,700 00
Bills payable.....				
Totals.....	\$189,977 19	\$197,018 68	\$186,799 37	\$182,008 82

No. 283.

FARMERS' AND MERCHANTS' BANK OF LAKE ODESSA.

Organized October 10, 1903.

J. J. ECKARDT, *President*; GEO. A. WEED, *Vice President*; SAMUEL VELTE, *Cashier*.

DIRECTORS.—J. J. Eckardt, Wilton Elliott, I. N. Raymond, John Wagner, Geo. A. Weed, J. F. Velte, George H. Becker, Perry Allarding, Ellis W. Lurkee.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$102,509 88	\$96,955 65	\$105,624 05	\$94,088 41
Bonds, mortgages and securities.....	23,148 00	26,368 00	29,493 00	29,330 75
Premiums paid on bonds.....				
Overdrafts.....	845 53	422 30	174 00	195 27
Banking house.....	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	16,019 25	14,859 96	21,498 76	25,370 47
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,874 00	4,365 00	4,297 00	3,769 00
Gold coin.....	3,150 00	3,280 00	3,725 00	3,620 00
Silver coin.....	1,573 80	924 30	2,057 45	1,843 40
Nickels and cents.....	77 15	172 42	133 99	129 82
Checks, cash items and internal revenue account	749 12	2,043 23	2,399 78	2,789 64
Totals.....	\$158,146 73	\$156,590 86	\$176,603 03	\$168,336 76
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,065 20	1,404 30	1,766 03	951 21
Dividends unpaid.....	282 00	72 00	51 00	69 00
Commercial deposits subject to check.....	23,722 15	18,321 98	27,848 09	22,650 02
Commercial certificates of deposit.....	31,798 19	24,796 57	17,409 30	9,325 65
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	33,699 00	38,526 63	38,385 42	38,849 53
Savings certificates of deposit.....	41,080 19	46,969 38	64,643 19	69,491 35
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$158,146 73	\$156,590 86	\$176,603 03	\$168,336 76

STATE BANKS OF MICHIGAN.

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No. 41.

LAKE ODESSA STATE SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

GEO. LIVERTON, *President*; PERRY F. HINES, *Vice President*; W. J. PERCIVAL, *Cashier*.

DIRECTORS.—Geo. Liverton, Robert Catt, Perry F. Hines, Louis Krieger, C. J. Rudd, R. A. Colwell, John Klahn.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$49,734 14	\$54,531 86	\$61,958 39	\$66,044 04
Bonds, mortgages and securities.....	57,483 05	49,898 55	52,678 55	53,248 55
Premiums paid on bonds.....				
Overdrafts.....	1,384 13	3,158 73	2,319 13	1,416 82
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,529 00	1,529 00	1,529 00	1,629 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	17,690 51	28,210 97	21,987 75	15,221 10
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,280 00	2,885 00	5,544 00	3,184 00
Gold coin.....	4,180 00	4,235 00	4,685 00	3,035 00
Silver coin.....	3,057 65	3,248 20	1,115 80	2,488 25
Nickels and cents.....	51 54	138 15	121 82	127 55
Checks, cash items and internal revenue account	799 85	688 43	612 37	1,294 52
Totals.....	\$142,189 87	\$150,523 89	\$154,551 81	\$149,688 83
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,451 09	3,110 45	3,879 26	2,621 83
Dividends unpaid.....	75 00			50 00
Commercial deposits subject to check.....	19,738 56	23,548 36	21,219 21	21,020 62
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	7,811 25	8,171 25	8,946 84	11,424 88
Savings certificates of deposit.....	82,113 97	85,693 83	90,506 50	84,571 40
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$142,189 87	\$150,523 89	\$154,551 81	\$149,688 83

STATE BANKING DEPARTMENT.

No. 300.

THE FARMERS' AND MERCHANTS' STATE BANK, LAKEVIEW.

Organized October 27, 1904.

JOHN S. WEIDMAN, *President*; JOHN H. JENSON, *Vice President*; L. P. SORENSON, *Cashier*;
HARRY H. SORENSON, *Assistant Cashier*.

DIRECTORS.—John S. Weidman, John H. Jenson, Geo. E. Humiston, Robert Edgar, August Keppe,
L. P. Sorenson, S. F. Kennedy.

Resources.	Report of Jan. 20.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$68,352 12	\$66,419 85	\$66,827 01	\$60,979 38
Bonds, mortgages and securities.....	30,096 27	32,871 27	35,246 27	40,721 27
Premiums paid on bonds.....				
Overdrafts.....	261 33	1,287 68	543 95	663 63
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	1,375 00	1,375 00	1,375 00	1,375 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	26,387 37	26,095 38	38,751 56	26,064 62
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,090 00	1,847 00	2,659 00	1,770 00
Gold coin.....	2,190 00	2,755 00	2,656 00	2,640 00
Silver coin.....	1,302 30	1,127 50	930 00	1,184 50
Nickels and cents.....	119 19	104 14	193 42	296 29
Checks, cash items and internal revenue account.....	1,370 44	5,908 72	1,914 04	1,457 61
Totals.....	\$139,044 02	\$144,291 54	\$155,595 25	\$161,652 30
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,031 00	1,031 00	1,031 00	1,031 00
Undivided profits, less current expenses, interest and taxes paid.....	4,955 49	5,765 44	5,864 38	7,078 66
Dividends unpaid.....	100 00			
Commercial deposits subject to check.....	33,604 14	32,374 51	33,318 19	29,984 39
Commercial certificates of deposit.....	7,108 28	7,152 18	8,937 53	11,471 68
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	12,662 83	11,066 49	12,223 80	12,072 18
Savings certificates of deposit.....	54,582 28	61,901 92	69,200 35	75,014 39
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$139,044 02	\$144,291 54	\$155,595 25	\$161,652 30

No. 133.

THE LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

HORATIO H. LARNED, *President*; FREDERICK THOMAN, *Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS.—Horatio H. Larned, Frederick Thoman, C. F. Hammond, R. M. Montgomery, Louis Beck, H. A. Haze, L. L. Sattler, G. H. Ziegler, J. Edward Roe.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$666,817 99	\$648,162 20	\$701,667 24	\$708,836 71
Bonds, mortgages and securities.....	274,252 29	254,687 73	269,801 08	288,063 42
Premiums paid on bonds.....	1,428 21	1,428 21	1,428 21	1,653 96
Overdrafts.....	350 43	338 72	3,387 30	167 20
Banking house.....	44,500 00	44,500 00	44,500 00	44,500 00
Furniture and fixtures.....	7,370 05	7,439 14	7,439 14	7,439 14
Other real estate.....	15,319 82	19,319 82	17,419 82	13,123 38
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,789 60	74 00	2,488 70	
United States bonds.....				
Due from banks in reserve cities.....	89,949 05	121,406 12	103,596 84	72,883 37
Exchanges for clearing house.....	5,780 14	9,675 95	3,228 46	2,880 57
U. S. and National bank currency.....	60,302 00	54,114 00	43,283 00	52,363 00
Gold coin.....	25,345 00	25,515 00	26,150 00	26,815 00
Silver coin.....	5,416 00	4,300 00	2,683 44	5,123 25
Nickels and cents.....	446 83	586 26	208 66	450 00
Checks, cash items and internal revenue account	448 10	2,322 85	19,970 02	7,333 39
Totals.....	\$1,199,515 51	\$1,193,990 00	\$1,247,341 91	\$1,231,632 39
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	36,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,745 46	7,377 97	11,514 14	6,538 02
Dividends unpaid.....	260 49	98 06	84 06	108 06
Commercial deposits subject to check.....	425,418 57	421,704 38	432,496 45	413,560 83
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	457 03	1,447 03	367 30	3,174 53
Cashier's checks outstanding.....				
Savings deposits.....	301,628 50	288,770 31	291,170 56	307,320 30
Savings certificates of deposit.....	286,005 46	294,592 25	331,709 40	314,900 65
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,199,515 51	\$1,193,990 00	\$1,247,341 91	\$1,231,632 39

No. 271.

LAPEER SAVINGS BANK OF LAPEER.

Organized September 19, 1902.

B. F. LODER, *President*; EDGAR S. HOUGH, *Vice President*; G. R. BUCK, *Cashier*;
R. L. BALDWIN, *Assistant Cashier*.

DIRECTORS.—B. F. Loder, L. S. Higley, Edgar S. Hough, John McLennan, Matthias Caley, G. R. Buck.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$90,473 05	\$89,168 47	\$89,047 37	\$93,386 45
Bonds, mortgages and securities.....	93,435 83	102,625 03	103,479 09	104,039 09
Premiums paid on bonds.....				
Overdrafts.....	705 46	172 69	87 29	208 94
Banking house.....				
Furniture and fixtures.....	2,700 00	2,700 00	2,700 00	2,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	20,312 94	21,904 98	22,540 82	30,063 02
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,386 00	5,180 00	7,045 00	6,438 00
Gold coin.....	4,175 00	4,322 50	4,700 00	5,032 50
Silver coin.....	662 00	495 25	745 10	546 45
Nickels and cents.....	66 64	86 64	87 20	124 71
Checks, cash items and internal revenue account	279 74	303 97	209 83	78 52
Totals.....	\$219,196 66	\$227,019 53	\$230,641 20	\$242,537 68
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,250 00
Undivided profits, less current expenses, interest and taxes paid.....	609 69	1,082 58	2,003 53	450 08
Dividends unpaid.....				
Commercial deposits subject to check.....	24,556 75	24,888 90	21,647 02	29,424 14
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	30,716 40	30,395 07	32,912 27	29,717 15
Savings certificates of deposit.....	136,313 82	143,652 96	147,076 38	155,696 31
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$219,196 66	\$227,019 53	\$230,641 20	\$242,537 68

No. 117.

THE STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

CHESTER G. WHITE, *President*; EDMUND BROWNELL, *Vice President*; J. R. JOHNSON, *Cashier*;
KIRK WHITE, *Assistant Cashier*.

DIRECTORS.—Chester G. White, Geo. W. Rood, Edmund Brownell, Kirk White, Ripley White, W. B. Williams, Chas. H. Rood.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$66,705 74	\$66,011 26	\$77,811 26	\$66,760 48
Bonds, mortgages and securities.....	338,016 04	342,393 42	342,628 42	333,752 42
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	1,300 00	1,300 00	1,300 00	1,300 00
Due from other banks and bankers (not reserve cities).....	19,870 11	27,668 27	19,977 96	26,894 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	37,700 88	37,865 63	37,865 63	40,000 00
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....	18,000 00	18,000 00	18,000 00	26,000 00
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account				
Totals.....	\$481,592 77	\$493,238 58	\$497,583 26	\$493,706 90
Liabilities.				
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	37,894 88	37,520 33	41,790 25	36,566 57
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	389,697 89	401,718 25	401,798 01	403,110 38
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$481,592 77	\$493,238 58	\$497,583 26	\$493,706 90

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

JOHNSON VIVIAN, JR., *President*; WILLIAM H. THIELMAN, *Vice President*; JAMES T. FISHER, *Cashier*; EDWARD P. BAST, *Assistant Cashier*.

DIRECTORS.—Johnson Vivian, Jr., Jacob Baer, James MacNaughton, William H. Thielman, Frank S. Carlton, J. P. Peterman, James T. Fisher.

Resources.	Report of Jan 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$717,530 32	\$710,623 06	\$742,048 90	\$726,896 21
Bonds, mortgages and securities.....	140,939 04	175,129 04	171,842 09	103,937 30
Premiums paid on bonds.....				
Overdrafts.....	1,159 76	5,208 78	1,287 76	795 88
Banking house.....	37,500 00	37,500 00	37,500 00	37,500 00
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	70,107 04	30,021 53	47,463 04	18,000 30
Items in transit.....	54,824 80	51,100 72	8,447 01	3,109 73
United States bonds.....				
Due from banks in reserve cities.....	244,375 85	199,632 02	108,592 14	95,961 33
Exchanges for clearing house.....	53,687 97	23,285 15	2,199 07	2,237 07
U. S. and National bank currency.....	58,419 00	61,804 00	42,087 00	67,683 00
Gold coin.....	5,485 00	3,530 00	3,525 00	6,275 00
Silver coin.....	3,075 85	4,496 80	4,001 00	2,072 55
Nickels and cents.....	866 43	973 92	676 80	623 14
Checks, cash items and internal revenue account	5,018 33	6,233 33	1,988 75	417 26
Totals.....	\$1,397,989 09	\$1,314,538 35	\$1,176,658 56	\$1,070,558 86
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	75,900 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current expenses, interest and taxes paid.....	19,467 22	26,672 87	30,851 11	34,775 43
Dividends unpaid.....				
Commercial deposits subject to check.....	694,194 88	611,623 01	514,642 66	433,828 52
Commercial certificates of deposit.....	23,353 78	21,325 03	5,968 30	10,558 23
Due to banks and bankers.....	514 27		13,960 16	453 60
Certified checks.....	430 16	3,800 00		1,300 00
Cashier's checks outstanding.....				
Savings deposits.....	472,425 21	448,011 87	422,584 85	400,275 90
Savings certificates of deposit.....	36,629 52	38,229 52	38,468 52	39,184 22
Collections.....	974 05	14,876 05	182 96	182 96
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,397,989 09	\$1,314,538 35	\$1,176,658 56	\$1,070,558 86

STATE BANKS OF MICHIGAN.

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No. 8.

THE PEOPLE'S BANK OF LESLIE.

Organized December 24, 1886.

Corporate existence extended December 24, 1906.

ARTHUR J. TUTTLE, *President*; MARSHALL L. CAMPBELL, *Vice President*; A. L. DOWLING, *Cashier*.
 DIRECTORS.—M. I. Covert, O. V. Tuttle, Arthur J. Tuttle, F. E. Haynes, Marshall L. Campbell, Fanny R. Haynes, A. L. Dowling.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$113,254 33	\$127,994 03	\$132,465 28	\$136,408 92
Bonds, mortgages and securities.....	37,157 20	38,157 20	40,107 20	40,500 00
Premiums paid on bonds.....				
Overdrafts.....	607 88	716 14	458 67	84 82
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....				
Other real estate.....	3,143 67	3,143 67	3,143 67	3,143 67
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,502 91	1,527 67	3,284 17	63 70
United States bonds.....	1,000 00	1,000 00		
Due from banks in reserve cities.....	22,476 04	14,011 47	16,979 03	9,227 44
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,531 00	1,320 00	6,117 00	4,684 00
Gold coin.....	8,235 00	9,310 00	7,655 00	8,120 00
Silver coin.....	901 10	627 40	456 20	548 60
Nickels and cents.....	120 12	154 25	120 23	127 06
Checks, cash items and internal revenue account.....	791 58	455 96	3,135 57	35 93
Totals.....	\$196,220 83	\$200,917 79	\$216,372 02	\$205,444 14
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	571 80	1,164 18	1,811 87	736 84
Dividends unpaid.....				
Commercial deposits subject to check.....	70,016 58	66,661 50	74,898 27	71,771 63
Commercial certificates of deposit.....	90,632 45	98,092 11	96,661 88	97,935 67
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....			8,000 00	
Totals.....	\$196,220 83	\$200,917 79	\$216,372 02	\$205,444 14

No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

JOHN BELL, *President*; ALEX. CRUICKSHANK, *Vice President*; D. MCNAIR, *Cashier*.

DIRECTORS.—John Bell, John P. Niggeman, Jr., Alex. Cruickshank, Frank Mathews, A. E. Sleeper, James Colbeck.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$42,601 86	\$45,488 48	\$61,946 29	\$65,970 44
Bonds, mortgages and securities.....	5,844 00	5,319 00	4,169 00	8,198 25
Premiums paid on bonds.....				
Overdrafts.....	14 45	74 26	45 33	
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	5,635 00	4,435 00	4,435 00	4,435 00
Due from other banks and bankers (not reserve cities).....		348 85	205 25	1,424 66
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	51,552 33	50,995 93	38,369 95	21,088 96
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,550 00	1,635 00	4,650 00	6,090 00
Gold coin.....	2,150 00	2,245 00	2,840 00	1,425 00
Silver coin.....	485 00	490 75	490 00	260 00
Nickels and cents.....	18 35	28 05	16 98	19 50
Checks, cash items and internal revenue account	227 38	439 38	643 27	39 06
Totals.....	\$116,668 32	\$115,999 70	\$121,811 07	\$113,450 87
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,400 00	1,400 00	1,400 00	1,700 00
Undivided profits, less current expenses, interest and taxes paid.....	1,875 94	2,230 45	2,557 77	1,336 87
Dividends unpaid.....				
Commercial deposits subject to check.....	26,380 94	23,491 31	25,934 47	15,824 68
Commercial certificates of deposit.....	66,611 07	68,877 94	71,918 83	74,569 32
Due to banks and bankers.....	400 37			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$116,668 32	\$115,999 70	\$121,811 07	\$113,450 87

No. 360.

THE CITY STATE BANK OF LOWELL.

Organized January 29, 1907.

ORTON HIEL, *President*; J. S. BERGIN, A. W. WEEKES, *Vice Presidents*; W. A. WATTS, *Cashier*;
T. A. MURPHY, *Assistant Cashier*.

DIRECTORS.—J. S. Bergin, E. W. Bowman, Orton Hill, F. W. Hinyan, D. G. Look, T. A. Murphy,
H. A. Peckham, R. Van Dyke, W. A. Watts, A. W. Weekes, R. S. Wilson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....		\$86,574 53	\$93,273 64	\$91,223 73
Bonds, mortgages and securities.....		7,293 18	15,459 71	27,528 99
Premiums paid on bonds.....				
Overdrafts.....		9 08		
Expenses and interest paid.....		17 25		
Banking house.....				
Furniture and fixtures.....		2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		4,327 90	4,534 87	6,044 19
Items in transit.....		93 70	4 00	
United States bonds.....				
Due from banks in reserve cities.....		32,572 37	9,838 87	26,337 02
Exchanges for clearing house.....				
U. S. and National bank currency.....		4,369 00	5,276 00	5,523 00
Gold coin.....		1,430 00	1,800 00	2,425 00
Silver coin.....		558 30	902 00	1,908 10
Nickels and cents.....		112 54	113 41	111 95
Checks, cash items and internal revenue account.....		5,086 08	2,398 16	1,936 17
Totals.....		\$144,943 93	\$136,100 36	\$165,438 15
Liabilities.				
Capital stock paid in.....		\$18,700 00	\$21,300 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			247 94	268 39
Dividends unpaid.....				
Commercial deposits subject to check.....		78,674 11	53,307 38	53,429 19
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		40,184 71	47,206 00	60,573 38
Savings certificates of deposit.....		7,385 11	14,030 04	26,167 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$144,943 93	\$136,100 36	\$165,438 15

No. 111.

THE LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

FRANK T. KING, *President*; EDWARD L. BENNETT, *Vice President*; WILLIAM E. MARSH, *Cashier*;
DAVID G. MANGE, *Assistant Cashier*.

DIRECTORS.—Frank T. King, Charles A. McCarty, Edward L. Bennett, Fred J. Layer, William E. Marsh.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$90,093 70	\$97,264 62	\$108,946 12	\$113,471 90
Bonds, mortgages and securities.....	98,211 02	94,098 52	99,197 53	98,741 01
Premiums paid on bonds.....	300 00	300 00	300 00	300 00
Overdrafts.....	17 69		138 50	91 62
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,195 50	2,195 50	2,195 50	2,195 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	240 00	1,884 96	2,964 40	2,480 80
United States bonds.....				
Due from banks in reserve cities.....	34,479 50	44,694 84	46,985 10	26,191 33
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,456 00	9,175 00	9,809 00	6,533 00
Gold coin.....	4,695 00	4,835 00	4,210 00	4,140 00
Silver coin.....	980 95	681 95	563 25	1,114 50
Nickels and cents.....	107 73	61 05	62 55	54 13
Checks, cash items and internal revenue account	1,044 95	2,133 17	782 96	587 65
Totals.....	\$245,322 04	\$261,824 61	\$280,644 91	\$260,401 44
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,307 55	4,558 17	6,265 70	807 45
Dividends unpaid.....				
Commercial deposits subject to check.....	37,014 48	49,541 42	54,233 87	45,614 12
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	124,208 22	129,499 21	129,663 77	121,070 25
Savings certificates of deposit.....	50,791 79	48,225 81	60,481 57	62,909 62
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$245,322 04	\$261,824 61	\$280,644 91	\$260,401 44

STATE BANKS OF MICHIGAN.

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No. 239.

LUDINGTON STATE BANK, LUDINGTON.

Organized May 22, 1901.

CHAS. G. WING, *President*; WARREN A. CARTIER, *Vice President*; CLYDE HAGERMAN, *Cashier*.

DIRECTORS.—Chas. G. Wing, Warren A. Cartier, Wm. Rath, R. P. Bishop, Michael B. Danaher.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$182,253 93	\$189,843 45	\$188,568 68	\$196,969 81
Bonds, mortgages and securities.....	192,000 15	199,611 14	215,133 53	232,887 85
Premiums paid on bonds.....				
Overdrafts.....	156 94	317 96	277 43	171 33
Banking house.....	6,500 00	6,500 00	6,500 00	9,100 00
Furniture and fixtures.....	2,145 98	2,628 33	2,742 38	2,742 38
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	52,717 20	39,425 34	45,172 48	59,975 47
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,872 00	8,895 00	8,667 00	16,075 00
Gold coin.....	7,787 50	5,705 00	6,660 00	3,990 00
Silver coin.....	2,653 45	2,239 85	1,892 45	2,839 30
Nickels and cents.....	246 07	309 79	416 18	257 55
Checks, cash items and internal revenue account	6,161 11	987 76	532 44	1,171 66
Totals.....	\$460,494 33	\$456,463 62	\$476,582 57	\$526,200 35
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,417 26	3,700 08	7,055 21	3,814 42
Dividends unpaid.....				
Commercial deposits subject to check.....	136,030 63	126,798 44	139,325 27	126,959 94
Commercial certificates of deposit.....	24 65	24 65	24 65	24 65
Due to banks and bankers.....	2,108 39	907 07	2,411 62	1,179 80
Certified checks.....				300 00
Cashier's checks outstanding.....				
Savings deposits.....	149,763 66	155,426 98	156,463 48	201,541 15
Savings certificates of deposit.....	96,149 74	94,606 40	91,302 34	117,380 39
Notes and bills rediscounted.....				
Bills payable.....			5,000 00	
Totals.....	\$460,494 33	\$456,463 62	\$476,582 57	\$526,200 35

No. 130.

THE ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

H. G. WHITE, *President*; I. N. RODENBAUGH, *Vice President*; E. L. J. MILLS, *Cashier*;
R. I. MACDONALD, *Assistant Cashier*.

DIRECTORS.—H. G. White, I. N. Rodenbaugh, N. C. Weter, Frank Harding, J. W. McCauley, E. C. Burnett, N. M. Langdon.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$136,896 53	\$151,626 10	\$164,884 96	\$172,511 52
Bonds, mortgages and securities.....	71,170 85	66,490 62	71,052 95	65,402 95
Premiums paid on bonds.....				
Overdrafts.....	75 48	926 34	285 22	1,163 11
Banking house.....	3,182 45	3,182 45	3,182 45	3,182 45
Furniture and fixtures.....	1,769 85	1,894 85	1,894 85	
Other real estate.....	3,000 00	3,000 00	3,000 00	2,500 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	41 15	18 84	14 94	75 77
United States bonds.....				
Due from banks in reserve cities.....	56,290 99	51,223 59	52,828 06	35,286 93
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,630 00	11,328 00	11,409 00	15,465 00
Gold coin.....	1,935 00	2,165 00	2,550 00	2,825 00
Silver coin.....	2,195 70	893 35	768 60	1,540 50
Nickels and cents.....	296 03	321 76	250 12	148 50
Checks, cash items and internal revenue account	388 58	57 38	38 50	79 97
Totals.....	\$287,872 61	\$296,128 28	\$312,159 65	\$300,181 70
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	15,069 84	16,261 05	17,798 89	17,093 23
Dividends unpaid.....				
Commercial deposits subject to check.....	65,406 20	63,543 44	72,647 60	64,665 49
Commercial certificates of deposit.....	96,379 98	103,035 99	105,001 01	99,420 62
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	86,016 59	88,287 87	91,712 15	94,002 36
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$287,872 61	\$296,128 28	\$312,159 65	\$300,181 70

No. 242.

PEOPLE'S BANK, MANCHESTER.

Organized August 31, 1901.

FRANK SPAFARD, *President*; FREDERICK STEINKOHL, *Vice President*; C. W. CASE, *Cashier*.

DIRECTORS.—Fred Kensler, B. G. Lovejoy, Frederick Steinkohl, Frank Spafard, E. M. Conklin, James A. Lowery, J. D. Torrey, F. W. Smith, C. W. Case.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$101,272 22	\$104,889 32	\$111,570 96	\$133,020 60
Bonds, mortgages and securities.....	92,436 46	95,193 63	103,913 63	109,049 63
Premiums paid on bonds.....				
Overdrafts.....	654 42	854 73	7 86	1,010 01
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,681 49	4,587 85	4,990 81	4,222 17
Items in transit.....	561 99	1,193 38	1,185 20	
United States bonds.....				
Due from banks in reserve cities.....	29,095 76	34,245 40	44,475 55	29,797 97
Exchanges for clearing house.....	122 11	312 25	228 96	148 91
U. S. and National bank currency.....	3,220 00	5,770 00	8,146 00	4,706 00
Gold coin.....	9,090 00	9,215 00	9,450 00	9,730 00
Silver coin.....	1,018 00	1,060 00	1,015 00	845 00
Nickels and cents.....	56 19	34 17	93 18	83 20
Checks, cash items and internal revenue account	214 77	145 25		118 65
Totals.....	\$246,023 41	\$264,100 98	\$291,677 15	\$299,282 23
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,207 89	3,749 60	4,790 91	1,857 60
Dividends unpaid.....				
Commercial deposits subject to check.....	78,143 96	81,265 95	91,155 25	72,749 90
Commercial certificates of deposit.....	229 00	229 00	229 00	
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				22,123 60
Savings certificates of deposit.....	135,442 76	148,856 43	165,501 99	169,551 13
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$246,023 41	\$264,100 98	\$291,677 15	\$299,282 23

No. 172.

UNION SAVINGS BANK OF MANCHESTER.

Organized June 28, 1894.

JOHN M. HORNING, *President*; A. H. KUHLE, *Vice President*; ED. E. ROOT, *Cashier*.

DIRECTORS.—Geo. Heimendinger, John M. Horning, Fred Breitenwischer, A. H. Kuhl, C. F. Kapp, John Wuerthner, John Schlicht, A. J. Waters, A. D. English.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$271,899 85	\$283,542 48	\$305,769 74	\$331,750 61
Bonds, mortgages and securities.....	87,678 10	95,238 10	90,513 10	89,563 10
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,799 00	651 00		11 28
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	61,475 81	59,919 85	67,525 96	46,490 96
Exchanges for clearing house.....	1,520 62	525 11	1,121 22	590 25
U. S. and National bank currency.....	13,535 00	10,950 00	15,045 00	12,553 00
Gold coin.....	6,700 00	6,920 00	7,080 00	7,315 00
Silver coin.....	1,303 50	894 50	794 15	1,154 00
Nickels and cents.....	53 42	42 26	57 74	49 07
Checks, cash items and internal revenue account.....				
Totals.....	\$459,565 00	\$471,383 30	\$500,606 91	\$502,177 27
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	12,500 00	12,500 00	12,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,382 79	4,658 95	6,937 19	6,944 46
Dividends unpaid.....				
Commercial deposits subject to check.....	27,499 70	23,934 56	29,151 26	19,357 57
Commercial certificates of deposit.....	5,112 00	5,015 00	5,520 00	4,671 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	264,381 28	270,589 19	280,442 12	286,010 68
Savings certificates of deposit.....	122,689 23	129,685 00	141,056 34	147,693 61
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$459,565 00	\$471,383 30	\$500,606 91	\$502,177 27

No. 116.

THE MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

E. G. FILER, *President*; JOSEPH KIRSTER, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS.—E. G. Filer, Thomas Kenny, Joseph Kirster, John H. Grant, John Smith.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$429,303 94	\$491,943 43	\$501,666 59	\$500,331.65
Bonds, mortgages and securities.....	416,863 85	406,365 87	409,686 91	400,684 88
Premiums paid on bonds.....				
Overdrafts.....	346 87	580 60	791 37	362 23
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....				
Other real estate.....	1,600 00	1,600 00	1,600 00	1,600 00
Due from other banks and bankers (not reserve cities).....	10,473 99	9,806 94	13,436 09	12,347 09
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	98,806 46	128,467 73	129,225 36	198,237 93
Exchanges for clearing house.....				
U. S. and National bank currency.....	21,932 00	5,926 00	17,200 00	30,118 00
Gold coin.....	33,305 00	34,010 00	34,165 00	34,577 50
Silver coin.....	4,663 00	4,833 65	3,572 55	4,060 90
Nickels and cents.....	479 48	486 91	189 46	215 12
Checks, cash items and internal revenue account	752 64	1,587 15	1,104 23	490 16
Totals.....	\$1,043,527 23	\$1,110,638 28	\$1,137,637 56	\$1,208,075 46
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	34,274 63	36,732 27	42,137 33	25,962 17
Dividends unpaid.....	156 54			
Commercial deposits subject to check.....	243,892 74	274,822 14	290,266 86	345,766 65
Commercial certificates of deposit.....	136,537 30	147,189 59	155,236 53	158,690 52
Due to banks and bankers.....	5,116 36	21,417 49	12,977 42	2,193 93
Certified checks.....	9 33	682 06	190 01	109 38
Cashier's checks outstanding.....				
Savings deposits.....	563,540 33	569,794 73	576,829 41	615,352 86
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,043,527 23	\$1,110,638 28	\$1,137,637 56	\$1,208,075 46

No. 21.

THE MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

GEORGE H. ORR, *President*; M. H. QUICK, *Vice President*; M. W. ORR, *Cashier*;
E. H. JEWELL, *Assistant Cashier*.

DIRECTORS.—M. H. Quick, George H. Orr, R. B. Waddell, A. L. Orr, E. H. Jewell.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$311,441 94	\$299,082 32	\$268,587 93	\$308,149 63
Bonds, mortgages and securities.....	85,447 20	82,226 37	73,742 44	70,872 89
Premiums paid on bonds.....				
Overdrafts.....	295 81	86 37	123 41	8 01
Banking house.....	4,001 74	3,973 99	3,985 99	3,990 98
Furniture and fixtures.....				
Other real estate.....	3,912 14	4,006 79	4,006 79	3,856 79
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,471 44	3,026 35	2,056 55	2,492 48
United States bonds.....				
Due from banks in reserve cities.....	89,868 53	76,924 42	120,295 70	70,837 79
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,037 00	8,460 00	19,852 00	18,300 00
Gold coin.....	9,000 00	9,045 00	9,020 00	6,890 00
Silver coin.....	2,848 00	3,375 00	1,200 00	1,808 00
Nickels and cents.....	245 76	67 59	278 98	104 09
Checks, cash items and internal revenue account	790 04	3,258 95	3,896 01	1,000 82
Totals.....	\$525,359 60	\$493,533 15	\$507,045 80	\$488,011 48
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,580 71	14,770 03	17,355 86	23,231 60
Dividends unpaid.....				
Commercial deposits subject to check.....	323,166 61	283,337 78	293,138 26	268,048 11
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	124,612 28	130,425 34	131,551 68	131,731 77
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$525,359 60	\$493,533 15	\$507,045 80	\$488,011 48

No. 296.

THE MANTON STATE BANK, MANTON, MICHIGAN.

Organized July 27, 1904.

GEO. F. WILLIAMS, *President*; JAMES R. OAKES, *Vice President*; J. E. JONES, *Cashier*.

DIRECTORS.—George F. Williams, Warren D. Wade, Geo. M. Brooks, William Caldwell, William McGregor, James R. Oakes, Walter S. Williams.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$60,267 58	\$71,215 40	\$66,404 89	\$71,771 73
Bonds, mortgages and securities.....	18,402 50	23,240 00	24,024 25	25,485 00
Premiums paid on bonds.....				
Overdrafts.....	237 89	22	1,554 96	175 38
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,346 27	1,346 27	1,346 27	1,346 27
Other real estate Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	20,673 20	27,362 90	23,076 57	19,321 43
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,642 00	5,839 00	4,034 00	6,052 00
Gold coin.....	1,130 00	1,000 00	1,000 00	1,015 00
Silver coin.....	429 30	454 30	478 15	1,054 20
Nickels and cents.....	70 17	10 07	10 03	40 70
Checks, cash items and internal revenue account	445 19	1,231 81	2,552 77	56 75
Totals.....	\$110,644 10	\$134,729 97	\$127,481 89	\$129,318 41
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,250 00
Undivided profits, less current expenses, interest and taxes paid.....	425 04	1,217 45	2,220 16	854 98
Dividends unpaid.....				
Commercial deposits subject to check.....	35,952 24	44,806 56	34,836 04	35,623 69
Commercial certificates of deposit.....	53,266 82	67,705 96	69,422 69	71,569 74
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$110,644 10	\$134,729 97	\$127,481 89	\$129,318 41

No. 381.

*THE FIRST STATE SAVINGS BANK OF MARCELLUS.

Organized February 14, 1907.

SOLOMON STERN, *President*; ERNEST SHILLETO, CLYDE GOODRICH, *Vice Presidents*;
S. W. LOWRY, *Cashier*.

DIRECTORS.—Robert Lowry, Ernest Shilleto, Solomon Stern, Albert Moses, Clyde Goodrich, Alexander Taylor, Walter C. Jones, Clinton L. Kester, Albert J. Shannon, Edgar C. Everett, Frank P. McManigal.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Commenced business November 2, 1907.

No. 198.

G. W. JONES, EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

F. S. JONES, *President*; G. W. KROLL, *Vice President*; C. S. JONES, *Cashier*;
G. R. CLEMENS, *Assistant Cashier*.

DIRECTORS.—Frank S. Jones, Carroll S. Jones, Mrs. George W. Jones, Chas. H. Hudson, George W. Kroll, Edward S. Conklin, Chas. C. Long.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$176,200 28	\$166,807 69	\$171,631 68	\$196,825 28
Bonds, mortgages and securities.....	70,985 49	70,902 49	81,894 34	87,550 34
Premiums paid on bonds.....				
Overdrafts.....	248 80	164 48	433 61	104 60
Banking house.....	3,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,429 23	4,831 05	4,116 02	4,079 54
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	34,639 91	22,226 32	18,850 68	23,512 17
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,355 00	11,594 00	10,312 00	10,180 00
Gold coin.....	6,445 00	6,600 00	7,690 00	9,125 00
Silver coin.....	1,074 45	470 95	1,451 90	2,040 23
Nickels and cents.....	178 24	202 42	137 49	190 67
Checks, cash items and internal revenue account.....	12 90	15 25		2,065 00
Totals.....	\$308,569 30	\$289,814 65	\$302,517 72	\$341,692 95
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,175 85	1,096 81	1,757 94	414 82
Dividends unpaid.....				
Commercial deposits subject to check.....	78,910 59	73,999 56	61,475 84	73,235 79
Commercial certificates of deposit.....	44,146 73	34,457 26	25,500 72	20,262 80
Due to banks and bankers.....	2,571 81		4,318 07	691 40
Certified checks.....				
Cashier's checks outstanding.....	2,377 91	2,024 37	7,599 96	7,380 06
Savings deposits.....				34,178 59
Savings certificates of deposit.....	129,386 41	128,236 65	151,865 19	155,529 49
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$308,569 30	\$289,814 65	\$302,517 72	\$341,692 95

STATE BANKING DEPARTMENT.

No. 272.

HOME SAVINGS BANK OF MARINE CITY.

Organized February 10, 1903.

FRED T. MOORE, *President*; WILLIAM F. SAUBER, *Vice President*; CHAS. L. DOYLE, *Cashier*.

DIRECTORS.—Fred T. Moore, John D. Baird, James Davidson, Geo. W. Moore, C. L. Doyle, Harry Lawrence, Wm. F. Sauber.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$125,607 71	\$135,331 33	\$138,629 78	\$126,222 91
Bonds, mortgages and securities.....	30,826 93	45,621 93	47,060 23	47,893 23
Premiums paid on bonds.....				
Overdrafts.....	240 99	2,001 21	476 24	520 47
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	3,352 13	3,358 23	4,378 68	4,378 68
Due from other banks and bankers (not reserve cities).....	6,077 89	6,077 89	6,077 89	4,800 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	31,209 46	12,206 41	11,638 52	31,637 76
Exchanges for clearing house.....	272 78	909 68	2,870 14	1,616 55
U. S. and National bank currency.....	1,011 00	5,807 00	6,070 00	5,822 00
Gold coin.....	3,600 00	385 00	1,825 00	240 00
Silver coin.....	1,469 30	1,217 75	968 90	1,034 10
Nickels and cents.....	252 61	311 36	310 99	98 86
Checks, cash items and internal revenue account	549 25	500 00	43 00	133 08
Totals.....	\$226,970 05	\$227,227 79	\$233,849 37	\$237,597 64
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,750 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	216 09	373 16	727 32	3,069 08
Dividends unpaid.....		93 00		
Commercial deposits subject to check.....	41,909 42	45,889 49	49,591 64	43,527 60
Commercial certificates of deposit.....	1,625 50	4,247 30	5,123 30	4,065 30
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	146,469 04	139,624 84	141,407 11	149,915 66
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$226,970 05	\$227,227 79	\$233,849 37	\$237,597 64

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

CHAS. E. BLOOD, *President*; WM. H. MANNEL, *Vice President*; GEO. W. CARMAN, *Cashier*;
H. P. SAPH, *Assistant Cashier*.DIRECTORS.—Chas. E. Blood, Robert Folkerts, William H. Mannel, Charles Basney, S. C. McLouth,
H. P. Saph, John O'Leary, John H. McDonald, F. W. Becker.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$157,649 56	\$170,172 64	\$175,322 66	\$170,879 31
Bonds, mortgages and securities.....	196,134 75	196,566 92	196,424 22	196,526 67
Premiums paid on bonds.....				
Overdrafts.....	1,332 56	1,757 42	168 91	342 24
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....	822 24	828 75	828 75	2,227 78
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	555 97	127 56	675 63	1,997 89
United States bonds.....				
Due from banks in reserve cities.....	51,686 32	36,227 57	33,739 16	50,359 87
Exchanges for clearing house.....				
U. S. and National bank currency.....	11,236 00	12,409 00	5,255 00	8,869 00
Gold coin.....	3,846 00	4,066 00	4,881 00	5,296 00
Silver coin.....	2,796 15	2,040 35	1,067 00	3,064 75
Nickels and cents.....	181 78	266 66	182 42	211 98
Checks, cash items and internal revenue account	2,630 61	1,849 29	5,169 80	6,976 82
Totals.....	\$436,373 94	\$436,832 16	\$429,234 49	\$454,152 31
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	16,599 89	17,952 85	17,174 22	19,045 64
Dividends unpaid.....	275 00			85 00
Commercial deposits subject to check.....	53,133 00	42,546 66	40,267 47	55,048 67
Commercial certificates of deposit.....	6,077 09	5,824 55	15,356 61	7,909 98
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	300,288 96	289,506 10	276,416 19	312,063 07
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....		20,000 00	20,000 00	
Totals.....	\$436,373 94	\$436,832 16	\$429,234 49	\$454,152 31

No. 346.

THE MARION STATE BANK, MARION.

Organized July 26, 1906.

F. W. LAWRENCE, *President*; F. B. DUNHAM, *Vice President*; R. A. LEWIS, *Cashier*.

DIRECTORS.—F. W. Lawrence, M. Alvin, A. H. Corwin, F. B. Dunham, F. A. Richter.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$40,737 58	\$49,932 90	\$60,013 08	\$57,687 20
Bonds, mortgages and securities.....	4,485 05	10,039 21	6,922 00	10,845 50
Premiums paid on bonds.....	1,220 00	1,220 00	1,220 00	.....
Overdrafts.....	1 40	282 24	714 28	78 13
Banking house.....	1,051 26	1,051 26	1,051 26	1,000 00
Furniture and fixtures.....	676 08	676 08	676 08	600 00
Other real estate.....	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities).....	3,985 22	419 83	1,503 52	1,436 29
Items in transit.....	25 72	115 63	10 50	.....
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	4,802 66	10,175 58	2,976 41	8,015 60
Exchanges for clearing house.....	.....	.....	.....	.....
U. S. and National bank currency.....	2,997 00	6,025 00	3,136 00	2,715 00
Gold coin.....	360 00	795 00	935 00	1,180 00
Silver coin.....	1,231 45	583 25	979 45	1,212 15
Nickels and cents.....	117 68	99 44	108 01	153 39
Checks, cash items and internal revenue account	97 19	46 30	286 92	832 11
Totals.....	\$61,788 29	\$81,461 72	\$80,532 51	\$85,755 37
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	.....	.....	.....	500 00
Undivided profits, less current expenses, interest and taxes paid.....	177 69	750 07	1,513 29	459 50
Dividends unpaid.....	.....	.....	.....	.....
Commercial deposits subject to check.....	27,604 92	42,027 75	35,896 87	39,829 87
Commercial certificates of deposit.....	13,156 92	15,565 42	17,601 31	18,109 25
Due to banks and bankers.....	.....	.....	1,936 18	.....
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits.....	848 76	3,118 48	3,584 86	6,856 75
Savings certificates of deposit.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$61,788 29	\$81,461 72	\$80,532 51	\$85,755 37

No 252.

COMMERCIAL STATE BANK OF MARLETTE, MARLETTE.

Organized January 8, 1902.

A. E. SLEEPER, *President*; ROBERT WILLIS, D. C. MERRILL, *Vice Presidents*; W. J. BAKER, *Cashier*; D. C. MERRILL, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, D. C. Merrill, W. J. Baker, D. Leach, E. A. Smith, R. Willis, Jno. McGill, D. S. McClure.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$179,110 64	\$188,099 22	\$185,911 08	\$180,423 19
Bonds, mortgages and securities.....	82,033 98	86,387 98	94,237 98	95,316 64
Premiums paid on bonds.....				
Overdrafts.....	1,993 45	3,731 56	1,585 47	1,123 08
Banking house.....				
Furniture and fixtures.....	2,614 15	2,614 15	2,600 00	2,600 00
Other real estate.....	1,500 00	2,350 00	5,850 00	5,850 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,303 68	3,676 00	6,484 15	2,879 15
United States bonds.....				
Due from banks in reserve cities.....	81,581 51	61,006 47	42,233 56	38,456 77
Exchanges for clearing house.....	12,420 23	539 14		
U. S. and National bank currency.....	2,028 00	5,216 00	14,818 00	13,565 00
Gold coin.....	4,805 00	4,520 00	1,625 00	2,060 00
Silver coin.....	348 30	621 05	693 65	601 85
Nickels and cents.....	124 10	133 74	103 57	133 17
Checks, cash items and internal revenue account.....				
Totals.....	\$371,863 04	\$358,895 31	\$356,142 46	\$343,008 85
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,332 00	9,173 64	8,020 48	7,428 03
Dividends unpaid.....				
Commercial deposits subject to check.....	85,143 24	62,563 65	65,915 90	56,090 14
Commercial certificates of deposit.....	154,139 34	162,397 26	151,776 74	147,350 46
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	76,248 46	74,760 76	80,429 34	82,140 22
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$371,863 04	\$358,895 31	\$356,142 46	\$343,008 85

No. 338.

STATE SAVINGS BANK OF MARLETTE, MARLETTE.

Organized April 17, 1906.

JAMES FOSTER, *President*; ANSON J. GRAHAM, *Vice President*; JAMES N. SIMMONS, *Cashier*.

DIRECTORS.—James Foster, Anson J. Graham, James N. Simmons, James McColl, H. M. Waterman, Ira Bricker, Thomas Wilson, W. T. Atkinson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$55,819 92	\$66,792 53	\$68,530 78	\$81,806 66
Bonds, mortgages and securities.....	10,025 00	11,025 00	12,100 00	13,250 00
Premiums paid on bonds.....				
Overdrafts.....	53 92	254 16	358 20	639 88
Banking house.....	4,480 00	4,480 00	4,480 00	4,480 00
Furniture and fixtures.....	1,526 97	1,526 97	1,526 97	1,676 97
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,144 76	1,951 52	3,245 59	
United States bonds.....				
Due from banks in reserve cities.....	20,615 56	13,352 31	20,442 20	19,864 44
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,065 00	2,063 00	3,486 00	4,301 00
Gold coin.....	1,400 00	1,735 00	2,300 00	2,365 00
Silver coin.....	299 75	323 30	372 15	532 95
Nickels and cents.....	52	49 63	41 56	1 50
Checks, cash items and internal revenue account	23 74	58 14	146 30	120 31
Totals.....	\$98,475 14	\$103,631 56	\$117,029 75	\$129,038 71
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,655 18	3,152 83	3,792 41	722 06
Dividends unpaid.....				
Commercial deposits subject to check.....	23,421 08	21,923 52	18,168 81	25,292 85
Commercial certificates of deposit.....	40,501 54	44,963 12	60,310 04	65,447 65
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	6,897 34	8,592 09	9,758 49	11,576 15
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$98,475 14	\$103,631 56	\$117,029 75	\$129,038 71

No. 100.

THE MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; EDWARD N. BREITUNG, S. R. KAUFMAN, *Vice Presidents*;
W. B. McCOMBS, *Cashier*; H. C. WAGNER, *Assistant Cashier*.

DIRECTORS.—N. M. Kaufman, S. R. Kaufman, Edward N. Breitung, L. G. Kaufman, W. B. McCombs.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$552,813 75	\$588,599 11	\$537,978 68	\$564,216 08
Bonds, mortgages and securities.....	106,177 34	171,913 27	170,710 74	165,684 14
Premiums paid on bonds.....				
Overdrafts.....	6,442 28	4,184 95	5,595 09	614 29
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	7,692 60	7,692 60	7,692 60	7,692 60
Other real estate.....	2,000 00	4,189 30	4,189 30	1,489 30
Due from other banks and bankers (not reserve cities).....	1,862 99	4,142 75	676 17	5,160 72
Items in transit.....	610 23	2,310 92	3,848 54	4,992 62
United States bonds.....				
Due from banks in reserve cities.....	138,427 96	135,626 39	176,568 35	173,042 87
Exchanges for clearing house.....	3,184 46	1,631 77	1,096 43	1,244 59
U. S. and National bank currency.....	26,238 00	27,417 00	34,256 00	48,159 00
Gold coin.....	15,065 00	15,520 00	15,110 00	15,615 00
Silver coin.....	4,121 55	3,891 10	3,966 65	1,955 10
Nickels and cents.....	143 03	121 01	131 00	9 01
Checks, cash items and internal revenue account	1,099 88	3,340 56	5,205 17	993 63
Totals.....	\$915,889 07	\$1,020,580 73	\$1,017,024 72	\$1,040,868 95
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	12,500 00	12,500 00	12,500 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,792 45	13,226 17	14,326 47	17,408 81
Dividends unpaid.....				
Commercial deposits subject to check.....	466,495 10	572,106 82	555,062 13	593,704 59
Commercial certificates of deposit.....	71 56	71 56	71 56	211 56
Due to banks and bankers.....	10,804 40	4,219 49	6,362 03	9,925 24
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	282,406 07	285,149 19	281,873 97	269,012 23
Savings certificates of deposit.....	31,819 49	33,307 50	46,828 56	35,607 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$915,889 07	\$1,020,580 73	\$1,017,024 72	\$1,040,868 95

STATE BANKING DEPARTMENT.

No. 137.

THE COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WILLIAM J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; WINTHROP T. PHELPS, *Cashier*;
BERT L. GARDANIER, *Assistant Cashier*.

DIRECTORS.—W. J. Dibble, T. L. Cronin, E. G. Brewer, M. S. O'Keefe, George Perrett, Winthrop
T. Phelps, W. E. Bosley, F. G. Seaman, C. P. Cook.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$126,496 78	\$144,556 74	\$179,354 29	\$149,666 57
Bonds, mortgages and securities.....	528,355 73	521,805 82	530,991 11	550,488 92
Premiums paid on bonds.....				
Overdrafts.....	744 58	1,120 11	770 97	1,702 77
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,965 76	10,000 00		
Items in transit.....		614 17	1,281 24	2,297 76
United States bonds.....				
Due from banks in reserve cities.....	179,529 94	173,547 18	145,149 59	165,240 30
Exchanges for clearing house.....				
U. S. and National bank currency.....	23,339 00	17,503 00	22,843 00	19,538 00
Gold coin.....	17,077 50	17,592 50	18,842 50	19,137 50
Silver coin.....	3,029 35	1,622 75	1,932 65	2,608 00
Nickels and cents.....	314 08	213 97	244 93	502 79
Checks, cash items and internal revenue account	5,855 98	3,596 33	5,507 27	4,753 16
Totals.....	\$887,230 70	\$892,672 57	\$907,417 55	\$916,435 77
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	22,543 66	26,118 98	31,289 60	24,191 19
Dividends unpaid.....				
Commercial deposits subject to check.....	100,902 01	99,309 38	104,040 13	101,807 97
Commercial certificates of deposit.....	46,429 64	45,961 12	44,096 47	56,550 07
Due to banks and bankers.....				
Certified checks.....				800 00
Cashier's checks outstanding.....				
Savings deposits.....	667,365 39	661,283 09	667,991 35	673,086 54
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$887,230 70	\$892,672 57	\$907,417 55	\$916,435 77

No. 22.

THE FARMERS' BANK, MASON.

Organized June 7, 1886.

L. B. MCARTHUR, *President*; J. K. ELMER, *Vice President*; A. J. HALL, *Cashier*;
A. G. LYON, *Assistant Cashier*.

DIRECTORS.—L. B. McArthur, J. K. Elmer, E. A. Barnes, A. J. Hall, R. C. Dart, Geo. M. Hoyt, A. L. Rose, A. I. Barber.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$104,616 17	\$98,801 24	\$103,192 74	\$116,227 01
Bonds, mortgages and securities.....	45,690 00	43,015 00	44,410 00	44,235 00
Premiums paid on bonds.....				
Overdrafts.....	157 51	455 43	938 18	513 32
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	3,500 00	4,000 00	4,000 00	4,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,932 97	440 51	2,988 50	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	30,414 65	31,066 32	49,720 48	15,276 71
Exchanges for clearing house.....	126 78	54 39	990 84	67 57
U. S. and National bank currency.....	4,570 00	3,940 00	3,112 00	3,710 00
Gold coin.....	5,175 00	4,840 00	5,620 00	3,855 00
Silver coin.....	873 75	1,316 10	271 60	413 70
Nickels and cents.....	89 45	132 68	73 61	100 02
Checks, cash items and internal revenue account				
Totals.....	\$205,146 26	\$195,061 67	\$222,317 95	\$195,398 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	18,511 03	19,709 24	21,058 94	20,305 99
Dividends unpaid.....				
Commercial deposits subject to check.....	90,939 59	74,793 49	95,672 55	78,387 88
Commercial certificates of deposit.....	35,695 64	40,558 94	45,586 46	36,704 46
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$205,146 26	\$195,061 67	\$222,317 95	\$195,398 33

No. 107.

THE FIRST STATE AND SAVINGS BANK OF MASON.

Organized October 27, 1890.

O. W. HALSTEAD, *President*; L. C. WEBB, *Vice President*; F. E. DENSMORE, *Cashier*;
H. J. BOND, *Assistant Cashier*.

DIRECTORS.—O. W. Halstead, L. C. Webb, C. J. Rayner, F. E. Densmore, Harper Reed.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$77,220 08	\$75,822 93	\$70,527 03	\$85,065 09
Bonds, mortgages and securities.....	102,382 07	110,780 07	114,995 50	116,717 76
Premiums paid on bonds.....				
Overdrafts.....	256 66	238 83	392 39	1,188 43
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,527 53	1,066 12	1,031 66	
Items in transit.....	200 00	950 00		
United States bonds.....				
Due from banks in reserve cities.....	53,383 65	57,328 43	51,100 03	33,887 67
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,955 00	3,210 00	7,775 00	5,199 00
Gold coin.....	5,075 00	5,055 00	5,105 00	6,780 00
Silver coin.....	1,642 10	943 35	2,094 55	2,368 15
Nickels and cents.....	85 72	60 96	102 39	143 44
Checks, cash items and internal revenue account	335 40	71 45	24 00	7 88
Totals.....	\$245,063 21	\$256,497 14	\$254,147 55	\$252,357 42
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	16,032 63	17,478 15	18,728 39	16,229 84
Dividends unpaid.....				
Commercial deposits subject to check.....	88,756 74	101,940 27	98,572 18	97,843 48
Commercial certificates of deposit.....	100,273 84	97,078 72	96,846 98	98,234 10
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$245,063 21	\$256,497 14	\$254,147 55	\$252,357 42

No. 334.

THE MEMPHIS STATE BANK, MEMPHIS.

Organized April 5, 1906.

THOS. W. MCCALL, *President*; C. E. GREEN, *Vice President*;
E. A. BARTLETT, *Assistant Cashier*.

DIRECTORS.—Thos. W. McCall, C. E. Green, Bert C. Preston, E. A. Bartlett, Lincoln Avery, F. R. Schell.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$38,629 34	\$38,960 26	\$35,996 74	\$41,777 65
Bonds, mortgages and securities.....	16,006 00	15,756 00	15,732 00	15,677 35
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,750 00	2,125 00	2,125 00	2,125 00
Books and stationery.....	200 00	200 00	200 00	200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	4,739 20	4,352 60	6,776 77	4,382 83
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,085 00	3,127 00	5,116 00	2,499 00
Gold coin.....	800 00	10 00	210 00	415 00
Silver coin.....	111 30	60 90	437 05	563 50
Nickels and cents.....	2 85	16 34	113 62	121 11
Checks, cash items and internal revenue account	185 49	73 44	77 11	1,267 45
Totals.....	\$65,509 18	\$64,681 54	\$66,784 29	\$69,018 89
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	299 70	328 69	246 18	876 64
Dividends unpaid.....				
Commercial deposits subject to check.....	7,495 38	10,732 31	9,637 33	9,280 22
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	19,875 98	18,468 05	20,384 59	22,871 41
Savings certificates of deposit.....	17,838 12	15,152 49	16,516 19	15,990 62
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$65,509 18	\$64,681 54	\$66,784 29	\$69,018 89

STATE BANKING DEPARTMENT.

No. 168.

THE FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

SAMUEL J. WOLF, *President*; FRANK WOLF, WM. BEARD, *Vice Presidents*; E. L. ESTES, *Cashier*.

DIRECTORS.—Samuel J. Wolf, Wm. Beard, Frank Wolf, W. L. Thoms, Chas. W. Schellhaus.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$101,617 86	\$105,352 05	\$98,977 14	\$89,531 11
Bonds, mortgages and securities.....	61,917 80	60,587 80	60,100 80	59,900 80
Premiums paid on bonds.....				
Overdrafts.....	902 67	169 08	1,089 64	
Banking house.....	1,500 00	1,580 00	1,500 00	1,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Expenses and interest paid.....	391 97			
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	16,671 80	22,394 22	13,316 69	21,188 99
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,465 00	4,719 00	2,526 00	3,270 00
Gold coin.....	4,115 00	4,105 00	4,515 00	4,005 00
Silver coin.....	1,182 00	1,358 50	837 00	1,432 25
Nickels and cents.....	543 54	496 23	522 60	162 22
Checks, cash items and internal revenue account.....				
Totals.....	\$192,307 64	\$201,681 98	\$184,354 87	\$181,990 87
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	230 61	620 25	1,381 38	2,720 78
Dividends unpaid.....				
Commercial deposits subject to check.....	39,707 90	39,604 91	35,087 54	30,319 31
Commercial certificates of deposit.....	17,466 60	13,190 06	11,710 57	7,237 33
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	15,379 63	19,635 95	17,509 31	20,738 28
Savings certificates of deposit.....	94,522 90	103,630 81	93,666 07	95,974 67
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$192,307 64	\$201,681 98	\$184,354 87	\$181,990 87

No. 324.

THE COMMERCIAL BANK OF MENOMINEE, MENOMINEE.

Organized May 27, 1905.

G. H. HAGGERTSON, *President*; JERRY MADDEN, *Vice President*; M. H. KERN, *Cashier*.

DIRECTORS.—G. H. Haggertson, Jerry Madden, M. H. Kern, Frank St. Peter, R. A. Walker, W. E. Collette, E. J. Brady, J. H. Riley, H. A. Vennema, A. C. Merryman, Jr., Louis Krenz.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$147,738 34	\$156,060 65	\$170,846 89	\$152,513 38
Bonds, mortgages and securities.....	17,867 25	19,917 25	18,227 25	21,709 86
Premiums paid on bonds.....				
Overdrafts.....		13 55	36 64	
Banking house.....	15,393 78	15,393 78	15,393 78	17,393 78
Furniture and fixtures.....	2,678 72	2,787 45	2,784 95	2,974 95
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,209 37	2,293 03	1,766 65	1,456 59
Items in transit.....	1,022 40	2,428 72	1,681 09	384 12
United States bonds.....				
Due from banks in reserve cities.....	20,561 51	27,637 94	26,274 64	21,243 37
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,778 00	9,422 00	12,134 00	9,403 00
Gold coin.....	2,042 50	2,565 00	2,220 00	1,105 00
Silver coin.....	1,614 95	1,196 35	827 25	1,939 25
Nickels and cents.....	52 75	65 51	62 68	104 56
Checks, cash items and internal revenue account	989 99	1,661 29	930 91	695 90
Totals.....	\$216,949 56	\$241,432 52	\$253,186 73	\$230,923 76
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....				1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,250 45	2,347 74	3,608 76	4,820 98
Dividends unpaid.....				
Commercial deposits subject to check.....	73,234 56	77,651 92	92,371 34	60,814 63
Commercial certificates of deposit.....	15,851 77	18,868 78	11,103 30	16,208 20
Due to banks and bankers.....		1,460 04	1,956 65	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	21,743 99	30,431 39	31,184 10	31,497 16
Savings certificates of deposit.....	39,868 79	45,672 65	47,962 58	51,582 79
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$216,949 56	\$241,432 52	\$253,186 73	\$230,923 76

STATE BANKING DEPARTMENT.

No. 285.

STATE BANK OF MERRILL, MERRILL.

Organized February 13, 1904.

J. H. WHITNEY, *President*; WM. PAHL, *Vice President*; R. T. MAYNARD, *Cashier*;
R. B. BEAVER, *Assistant Cashier*.

DIRECTORS.—J. H. Whitney, D. S. Mason, Thos. Doyle, J. H. Hudson, James Jordan, Wm. Pahl,
R. T. Maynard.

Resources.	Report of Jan. 26.	Réport of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$82,045 14	\$89,953 08	\$76,384 53	\$84,311 09
Bonds, mortgages and securities.....	30,995 00	35,545 00	42,740 00	45,435 00
Premiums paid on bonds.....				
Overdrafts.....	398 42	80 33	21 30	296 89
Banking house.....	4,982 35	5,144 70	5,182 34	5,182 34
Furniture and fixtures.....	2,912 68	3,030 50	3,030 50	2,500 00
Other real estate.....	1,200 00	1,200 00	1,200 00	1,196 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	296 57	705 07	185 06	714 03
United States bonds.....				
Due from banks in reserve cities.....	26,461 35	21,741 60	24,958 04	14,415 18
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,985 00	4,515 00	4,353 00	3,809 00
Gold coin.....	1,245 00	1,525 00	1,680 00	2,320 00
Silver coin.....	662 60	962 25	1,178 40	907 80
Nickels and cents.....	55 84	45 19	38 04	25 39
Checks, cash items and internal revenue account	30 36	165 46	56 91	19 84
Totals.....	\$157,270 31	\$164,613 18	\$161,008 12	\$171,122 56
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	852 28	1,972 88	2,322 21	476 11
Dividends unpaid.....	63 00	9 00		13 50
Commercial deposits subject to check.....	32,145 68	31,360 70	29,666 46	35,063 95
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	99,209 35	106,270 60	104,019 45	109,549 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$157,270 31	\$164,613 18	\$161,008 12	\$171,122 56

No. 274.

THE FARMERS' STATE BANK OF MIDDLEVILLE.

Organized April 28, 1903.

R. T. FRENCH, *President*; WALTER J. ROBERTSON, *Vice President*; JOHN G. NAGLER, *Cashier*.

DIRECTORS.—R. T. French, Simon Helst, W. J. Robertson, W. J. Hayward, G. E. Gardner, John J. Wadd, W. R. Harper, T. W. Ronan, John G. Nagler, Elias Gray.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$122,655 42	\$112,616 99	\$133,130 02	\$142,999 88
Bonds, mortgages and securities.....	145,949 98	151,046 93	149,717 02	160,732 17
Premiums paid on bonds.....				
Overdrafts.....	67 85	109 06		
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	66 25	1,735 75	61 25	1,513 59
Items in transit.....	1,368 45	10,248 46	117 64	2,249 00
United States bonds.....				
Due from banks in reserve cities.....	22,416 90	27,365 98	36,995 21	26,924 14
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,999 00	9,283 00	5,969 00	7,634 00
Gold coin.....	6,167 00	6,507 00	7,082 00	7,537 00
Silver coin.....	1,179 90	1,990 85	896 55	1,155 40
Nickels and cents.....	50 54	72 56	35 00	97 08
Checks, cash items and internal revenue account	690 20	1,372 63	632 13	434 62
Totals.....	\$323,111 49	\$328,899 21	\$341,135 82	\$357,776 88
Liabilities.				
Capital stock paid in.....	\$37,000 00	\$37,000 00	\$37,000 00	\$37,000 00
Surplus fund.....	1,700 00	1,700 00	1,700 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,043 71	3,721 44	4,089 02	4,118 00
Dividends unpaid.....	185 00	50 00	5 00	45 00
Commercial deposits subject to check.....	49,172 59	40,960 47	41,660 26	35,719 20
Commercial certificates of deposit.....	11,391 74	3,966 61	1,936 49	1,192 74
Due to banks and bankers.....				
Certified checks.....				
Due to State of Michigan.....				5,000 00
Savings deposits.....	152,589 66	161,364 35	171,414 26	194,330 59
Savings certificates of deposit.....	69,028 79	80,136 34	83,330 79	78,371 35
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$323,111 49	\$328,899 21	\$341,135 82	\$357,776 88

No. 97.

THE MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President*; CHARLES BROWN, *Vice President*; D. W. CHASE, *Treasurer*.

DIRECTORS.—George Peck, Charles Brown, S. B. Gordon, D. W. Chase, Wm. D. Gordon.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$94,823 69	\$88,297 25	\$90,595 35	\$96,241 69
Bonds, mortgages and securities.....	72,546 63	90,611 89	87,376 16	84,854 86
Premiums paid on bonds.....				
Overdrafts.....	1,453 40	2,435 30	2,735 06	478 25
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	9,506 37	9,506 37	12,095 50	12,325 31
Due from other banks and bankers (not reserve cities).....	742 26	887 70		
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	43,234 59	67,089 23	45,396 77	24,490 62
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,397 00	7,212 00	12,719 00	8,002 00
Gold coin.....	3,370 00	3,292 50	3,770 00	830 00
Silver coin.....	1,627 80	1,546 50	1,958 95	2,958 65
Nickels and cents.....	219 69	218 09	108 88	160 46
Checks, cash items and internal revenue account	740 51	349 05	450 67	230 60
Totals.....	\$248,711 74	\$281,415 88	\$267,266 32	\$240,572 44
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	15,488 32	16,477 18	14,999 92	16,687 08
Dividends unpaid.....	40 00	40 00	40 00	
Commercial deposits subject to check.....	83,029 11	100,792 67	88,834 69	69,791 34
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	64,832 70	70,445 42	73,484 27	75,428 80
Savings certificates of deposit.....	55,321 61	63,660 61	50,907 44	48,665 22
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$248,711 74	\$281,415 88	\$267,266 32	\$240,572 44

No. 309.

THE PEOPLE'S SAVINGS BANK OF MIDLAND COUNTY, MIDLAND.

Organized May 15, 1905.

WM. L. BAKER, *President*; HERBERT H. DOW, *Vice President*; EDW. A. LANE, *Cashier*.

DIRECTORS.—WM. L. Baker, Geo. Rockwell, Herbert H. Dow, Albert Reinhart, Edw. A. Lane.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$54,232 37	\$47,799 06	\$56,404 80	\$70,061 58
Bonds, mortgages and securities.....	50,083 94	59,641 00	61,841 60	65,123 60
Premiums paid on bonds.....				
Overdrafts.....	183 01	345 02	794 18	64 56
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,489 73	2,489 73	2,489 73	2,489 73
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		1,839 18	1,000 00	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	31,453 79	38,360 89	27,291 30	26,596 07
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,238 00	5,926 00	5,995 00	5,711 00
Gold coin.....	740 00	1,645 00	2,130 00	3,535 00
Silver coin.....	647 25	1,176 45	273 00	1,471 50
Nickels and cents.....	196 51	203 16	187 83	268 17
Checks, cash items and internal revenue account.....	1,570 51	230 34	453 53	3,115 94
Totals.....	\$159,815 11	\$169,655 83	\$168,860 97	\$188,427 10
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,941 53	2,619 72	3,235 16	1,061 43
Dividends unpaid.....				
Commercial deposits subject to check.....	61,142 75	62,315 13	57,804 78	58,407 97
Commercial certificates of deposit.....	300 00	300 00		
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	47,172 25	50,581 38	50,353 02	65,213 19
Savings certificates of deposit.....	22,258 58	26,839 60	30,468 01	33,744 51
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$159,815 11	\$169,655 83	\$168,860 97	\$188,427 10

No. 77.

THE FARMERS' AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; M. H. HACK, *Cashier*;
G. A. DENNISON, *Assistant Cashier*.

DIRECTORS.—W. H. Whitmarsh, C. H. Wilson, T. W. Barnes, O. A. Kelly, M. H. Hack.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$156,175 81	\$165,140 18	\$156,535 46	\$156,309 61
Bonds, mortgages and securities.....	66,756 86	69,981 56	71,029 50	71,419 00
Premiums paid on bonds.....				
Overdrafts.....	3,090 34	2,961 54	1,188 21	1,771 67
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	30,341 07	18,971 22	40,826 75	36,138 74
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,573 00	3,990 00	7,229 00	5,867 00
Gold coin.....	9,980 00	10,355 00	10,902 50	11,530 00
Silver coin.....	658 85	539 75	945 95	945 85
Nickels and cents.....	77 50	114 25	68 65	124 12
Checks, cash items and internal revenue account	37 75	119 24	778 40	300 53
Totals.....	\$274,671 18	\$277,172 74	\$294,504 42	\$289,406 52
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,446 38	6,492 93	9,233 56	9,781 75
Dividends unpaid.....		1,250 00	50 00	
Commercial deposits subject to check.....	55,352 06	50,912 26	48,758 83	40,654 28
Commercial certificates of deposit.....	172,893 45	179,538 26	197,482 74	199,925 91
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	3,979 29	3,979 29	3,979 29	4,044 58
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$274,671 18	\$277,172 74	\$294,504 42	\$289,406 52

No. 288.

THE MINDEN CITY STATE BANK, MINDEN.

Organized May 5, 1904.

IRA ARNOT, *President*; JOHN BLOWER, *Vice President*; ROBERT B. MARK, *Cashier*;
L. A. MARK, *Assistant Cashier*; E. M. MARK, *Auditor*.

DIRECTORS.—Ira Arnot, John Blower, E. M. Mark, Myra A. Mark, R. B. Mark.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$59,538 61	\$59,699 88	\$72,572 47	\$67,242 31
Bonds, mortgages and securities.....	18,706 86	16,625 73	19,325 73	17,505 73
Premiums paid on bonds.....				
Overdrafts.....	125 10	24 11	42 03	76 96
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	2,069 42	2,069 42	2,069 42	1,913 85
Due from other banks and bankers (not reserve cities).....	4,316 26	3,969 03	1,766 40	5,534 70
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	18,094 46	20,132 17	4,172 21	12,318 68
Exchanges for clearing house.....	266 08	141 57	426 26	2,667 56
U. S. and National bank currency.....	2,150 00	1,851 00	2,530 00	3,333 00
Gold coin.....	3,310 00	3,780 00	4,400 00	3,685 00
Silver coin.....	444 35	364 77	127 65	148 77
Nickels and cents.....	6 98	30 00	52 38	43 67
Checks, cash items and internal revenue account				
Totals.....	\$112,528 12	\$112,187 68	\$110,984 55	\$117,970 23
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,100 00
Undivided profits, less current expenses, interest and taxes paid.....	309 69	158 45	360 05	172 60
Dividends unpaid.....			510 67	10 67
Commercial deposits subject to check.....	13,935 13	11,972 10	9,207 90	7,058 77
Commercial certificates of deposit.....	74,298 78	77,067 13	75,747 57	85,547 63
Due to banks and bankers.....	984 52		2,158 36	2,080 56
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$112,528 12	\$112,187 68	\$110,984 55	\$117,970 23

No. 363.

THE KEWEENAW SAVINGS BANK, MOHAWK.

Organized January 31, 1907.

J. P. PETERMANN, *President*; WILLARD J. SMITH, *Vice President*; E. G. HECKEL, *Cashier*.

DIRECTORS.—Johnson Vivian, F. A. Carleton, W. H. Thielman, Fred Smith, A. E. Petermann, F. H. Getchell, Willard J. Smith, R. J. Blight, J. P. Petermann.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....			\$10,500 00	\$73,326 13
Bonds, mortgages and securities.....			900 00	11,332 56
Premiums paid on bonds.....				
Overdrafts.....				
Expenses, interest and taxes paid.....			880 27	1,307 62
Banking house.....			1,088 86	3,953 30
Furniture and fixtures.....			1,080 00	1,469 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			14,927 21	1,709 10
Items in transit.....			13 00	
United States bonds.....				
Due from banks in reserve cities.....			17,791 29	7,229 79
Exchanges for clearing house.....			102 50	
U. S. and National bank currency.....			4,288 00	5,769 00
Gold coin.....			610 00	775 00
Silver coin.....			452 85	207 70
Nickels and cents.....			102 94	75 90
Checks, cash items and internal revenue account			7 00	758 13
Totals.....			\$52,743 42	\$107,913 73
Liabilities.				
Capital stock paid in.....			\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....			24,123 08	66,740 60
Commercial certificates of deposit.....			501 00	2,307 53
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....			3,114 34	7,033 70
Savings certificates of deposit.....			5 00	6,831 90
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$52,743 42	\$107,913 73

No. 318.

B. DANSARD & SON'S STATE BANK, MONROE.

Organized August 21, 1905.

BOYEZ DANSARD, *President*; BEN FREIDENBERG, *Vice President*; BENJ. DANSARD, JR., *Cashier*.

DIRECTORS.—Edward R. Gilday, P. S. Root, Boyez Dansard, E. L. Dansard, Benj. Dansard, Jr., Ben Freidenberg.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$134,999 75	\$128,981 01	\$145,288 65	\$170,051 72
Bonds, mortgages and securities.....	191,111 49	193,020 37	191,877 76	206,029 88
Premiums paid on bonds.....	1,273 23	1,273 23	1,273 23	1,367 00
Overdrafts.....	44 71	243 48	199 70	188 32
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	4,995 00	4,995 00	4,995 00	4,995 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,665 02	4,276 88	7,512 55	2,116 07
Items in transit.....	559 75	100 00	147 75	75 63
United States bonds.....				
Due from banks in reserve cities.....	32,728 90	30,743 73	62,288 44	33,367 06
Exchanges for clearing house.....	466 84		423 02	
U. S. and National bank currency.....	11,956 00	10,862 00	12,673 00	16,414 00
Gold coin.....	4,915 00	6,377 50	5,207 50	5,030 00
Silver coin.....	2,346 90	1,317 55	1,779 90	1,992 80
Nickels and cents.....	148 91	136 45	91 57	90 86
Checks, cash items and internal revenue account	1,865 30	3,441 05	1,506 00	1,449 99
Totals.....	\$400,076 80	\$394,768 25	\$443,764 07	\$454,168 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,500 00	2,000 00	2,500 00	2,700 00
Undivided profits, less current expenses, interest and taxes paid.....	829 72	868 00	968 29	613 94
Dividends unpaid.....	37 50	25 00		252 00
Commercial deposits subject to check.....	182,023 82	114,031 74	144,837 54	144,276 22
Commercial certificates of deposit.....	479 47	479 47	479 47	404 47
Due to banks and bankers.....	2,538 64	2,525 68	1,010 20	3,120 15
Certified checks.....	793 75			
Cashier's checks outstanding.....				
Savings deposits.....	67,903 82	75,147 06	78,767 15	87,663 36
Savings certificates of deposit.....	143,970 08	149,691 30	165,201 42	165,138 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$400,076 80	\$394,768 25	\$443,764 07	\$454,168 33

STATE BANKING DEPARTMENT.

No. 321.

THE MONROE STATE SAVINGS BANK, MONROE.

Organized July 5, 1905.

J. A. BAKER, *President*; EDMOND DULL, *Vice President*; WALTER A. MEIER, *Cashier*.

DIRECTORS.—J. A. Baker, C. A. Boehme, E. C. Betz, F. H. Humphrey, Edmond Dull, L. C. Knapp, H. E. French, R. M. Woonacott, Henry Shovar.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$76,949 85	\$70,240 40	\$65,926 77	\$76,232 77
Bonds, mortgages and securities.....	27,106 00	26,080 00	36,825 00	38,425 00
Premiums paid on bonds.....			28 47	
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	4,978 98	4,978 98	4,978 98	4,997 48
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		2,201 17	1,678 27	757 74
Items in transit.....	1,876 50	2,677 51	5,504 93	11,881 71
United States bonds.....				
Due from banks in reserve cities.....	4,997 51	17,900 85	26,991 82	11,474 25
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,495 00	4,148 00	5,134 00	6,343 00
Gold coin.....	270 00	1,640 00	1,190 00	885 00
Silver coin.....	301 95	898 25	720 60	269 20
Nickels and cents.....	86 52	77 85	108 29	30 75
Checks, cash items and internal revenue account	694 98	360 00	155 13	60 00
Totals.....	\$119,756 29	\$131,253 01	\$149,242 26	\$150,856 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	400 00	400 00	400 00	400 00
Undivided profits, less current expenses, interest and taxes paid.....	300 06	763 98	1,208 68	1,663 07
Dividends unpaid.....				
Commercial deposits subject to check.....	32,361 18	30,811 34	49,728 04	39,376 94
Commercial certificates of deposit.....				
Due to banks and bankers.....	2,883 76			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	23,008 32	25,272 28	27,172 65	30,693 71
Savings certificates of deposit.....	10,807 97	16,006 41	20,682 94	28,724 18
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$119,756 29	\$131,253 01	\$149,242 26	\$150,856 90

No. 202.

WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

C. C. WAKEFIELD, *President*; F. E. CAWLEY, *Vice President*; C. A. WILSON, *Cashier*.

DIRECTORS.—C. C. Wakefield, J. O. Wakefield, W. M. Hamilton, F. E. Cawley, C. A. Wilson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$144,310 49	\$144,188 09	\$137,364 58	\$150,107 08
Bonds, mortgages and securities.....	179,927 71	179,580 36	177,895 94	208,015 45
Premiums paid on bonds.....				
Overdrafts.....		6 75	5 48	
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	6,415 02	5,872 56	21,710 92	20,109 54
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	37,498 65	53,709 19	54,314 43	48,308 04
Exchanges for clearing house.....	82 18	106 63	21 93	78 87
U. S. and National bank currency.....	11,599 00	9,417 00	17,543 00	19,340 00
Gold coin.....	3,222 50	2,932 50	3,207 50	2,982 50
Silver coin.....	1,681 50	1,728 95	2,844 35	1,618 05
Nickels and cents.....	202 95	122 82	131 36	202 51
Checks, cash items and internal revenue account	6 00	510 00	237 80	451 25
Totals.....	\$391,934 00	\$410,175 45	\$422,277 24	\$458,183 29
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,890 50	5,815 70	7,607 80	7,181 62
Dividends unpaid.....				
Commercial deposits subject to check.....	59,665 32	71,124 95	73,760 67	100,210 53
Commercial certificates of deposit.....	3,196 33	3,963 72	3,237 88	4,136 36
Due to banks and bankers.....				
Certified checks.....		106 00		
Cashier's checks outstanding.....				
Savings deposits.....	291,181 85	293,165 08	301,670 89	310,654 78
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$391,934 00	\$410,175 45	\$422,277 24	\$458,183 29

No. 222.

CITIZENS' SAVINGS BANK OF MOUNT CLEMENS.

Organized May 10, 1900.

ANDREW T. DONALDSON, *President*; GEORGE H. NICHOLS, THOMAS W. NEWTON, *Vice Presidents*;
H. W. BEHNKE, *Cashier*.

DIRECTORS.—Andrew T. Donaldson, George H. Nichols, Thos. W. Newton, William S. Donaldson,
William F. Nank, Joseph Matthews, John S. Paganetti, A. P. Grim.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$255,711 74	\$271,156 28	\$289,576 36	\$294,880 42
Bonds, mortgages and securities.....	135,795 00	148,200 00	140,910 00	170,525 00
Premiums paid on bonds.....				
Overdrafts.....	913 90	1,210 20	1,295 75	607 19
Banking house.....	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....	2,500 00	2,500 00	2,500 00	2,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	66,500 04	66,803 37	50,125 06	55,960 60
Exchanges for clearing house.....	413 71	1,022 10	894 10	
U. S. and National bank currency.....	13,503 00	6,025 00	16,797 00	24,066 00
Gold coin.....	10,775 00	10,355 00	11,405 00	10,725 00
Silver coin.....	1,802 85	909 25	1,344 85	2 685 60
Nickels and cents.....	829 39	762 04	520 47	245 56
Checks, cash items and internal revenue account	161 14	328 13	178 76	1,400 01
Totals.....	\$510,405 77	\$530,781 37	\$537,047 55	\$584,595 38
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,077 40	12,963 15	15,676 25	15,889 76
Dividends unpaid.....	80 00			40 00
Commercial deposits subject to check.....	108,490 29	92,756 43	98,464 30	108,686 85
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	268,959 83	295,599 68	298,144 44	335,010 16
Savings certificates of deposit.....	62,798 25	69,462 11	64,762 36	65,518 62
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$510,405 77	\$530,781 37	\$537,047 35	\$584,595 38

No. 51.

THE MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

Corporate existence extended May 29, 1907.

OLIVER CHAPATON, *President*; T. LUNGERSHAUSEN, *Vice President*; GEORGE A. SKINNER, *Cashier*.
 DIRECTORS.—Oliver Chapaton, *Andrew Greiner, John Roskopp, *William Cottrell, T. Lungershausen,
 John T. Nunneley, John J. Sherman, B. R. Erskine, Geo. A. Skinner.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$590,886 55	\$585,290 43	\$579,617 15	\$628,403 76
Bonds, mortgages and securities.....	437,865 80	438,765 80	433,065 80	450,435 80
Premiums paid on bonds.....				
Overdrafts.....	1,344 68	932 43	266 95	462,20
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....	8,800 00	8,800 00	8,800 00	8,800 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	27 85			
United States bonds.....				
Due from banks in reserve cities.....	145,241 15	135,743 80	159,448 80	180,202 71
Exchanges for clearing house.....				
U. S. and National bank currency.....	17,299 00	19,241 00	14,526 00	20,897 00
Gold coin.....	41,485 00	47,977 50	43,110 00	41,345 00
Silver coin.....	3,283 50	3,376 25	3,146 25	1,669 25
Nickels and cents.....	111 16	143 56	132 97	252 91
Checks, cash items and internal revenue account	2,393 48	3,489 22	5,701 79	87 01
Totals.....	\$1,277,138 17	\$1,272,159 99	\$1,276,245 71	\$1,380,955 64
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	51,279 03	59,183 51	64,805 58	60,163 65
Dividends unpaid.....	70 00			
Commercial deposits subject to check.....	181,156 34	142,471 30	148,301 89	197,977 31
Commercial certificates of deposit.....	700 00	700 00	700 00	700 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	100 00		1,387 50	985 00
Savings deposits.....	833,632 22	853,857 96	848,366 28	891,227 56
Savings certificates of deposit.....	110,200 58	115,947 22	112,684 46	109,902 12
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,277,138 17	\$1,272,159 99	\$1,276,245 71	\$1,380,955 64

*Deceased. Successor not elected.

No. 158.

THE ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J. OLDE, *President*; W. D. WILSON, R. C. ULLRICH, *Vice Presidents*;
PAUL J. ULLRICH, *Cashier*.

DIRECTORS.—Paul J. Ullrich, A. Martin Keeler, William D. Wilson, Ernst J. Olde, Oscar C. Lungershausen, Reuben C. Ullrich, John Priehs, Frank E. Nellis, Francis P. Ullrich.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$326,209 56	\$318,858 52	\$327,278 77	\$318,624 09
Bonds, mortgages and securities.....	320,181 57	321,400 58	330,690 01	327,099 54
Premiums paid on bonds.....				
Overdrafts.....	699 14	556 13	1,666 01	1,415 27
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate.....	2,278 92	2,278 92	2,278 92	2,339 92
Due from other banks and bankers (not reserve cities).....		38 65		
Items in transit.....			22 14	56 41
United States bonds.....				
Due from banks in reserve cities.....	78,597 94	84,816 32	59,888 49	157,639 94
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,179 00	12,500 00	11,161 00	19,105 00
Gold coin.....	20,090 00	18,760 00	18,415 00	21,149 70
Silver coin.....	3,942 60	3,848 25	2,715 20	2,612 05
Nickels and cents.....	311 65	419 52	566 66	442 83
Checks, cash items and internal revenue account	607 38	1,083 53	3,011 63	3,731 59
Totals.....	\$803,097 76	\$799,560 42	\$792,693 83	\$889,186 34
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	32,301 11	35,843 65	39,458 94	33,844 05
Dividends unpaid.....				
Commercial deposits subject to check.....	111,459 13	102,235 09	96,186 41	186,626 76
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				100 00
Cashier's checks outstanding.....	265 00			
Savings deposits.....	430,462 91	428,622 84	428,087 46	445,662 47
Savings certificates of deposit.....	78,609 61	82,858 24	78,961 02	72,953 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$803,097 76	\$799,560 42	\$792,693 83	\$889,186 34

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

A. E. GORHAM, *President*; WM. C. DUSENBURY, CHAS. M. BROOKS, *Vice Presidents*;
C. A. KELLOGG, *Cashier*; R. B. DUSENBURY, *Assistant Cashier*.

DIRECTORS.—A. E. Gorham, John Kinney, Charles M. Brooks, William C. Dusenbury, C. T. Grawn,
F. B. Whitehead, C. A. Kellogg, Francis McNamara.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$131,974 78	\$132,670 38	\$151,141 09	\$155,981 25
Bonds, mortgages and securities.....	103,823 45	106,392 45	106,372 45	115,637 45
Premiums paid on bonds.....				
Overdrafts.....	1,758 90	781 75	2,853 79	1,131 43
Banking house.....	6,503 85	6,503 85	6,503 85	6,503 85
Furniture and fixtures.....	1,431 06	1,431 06	1,431 06	1,431 06
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,792 20	1,291 17	2,642 50	12,067 21
United States bonds.....	1,600 00	1,600 00	1,600 00	1,600 00
Due from banks in reserve cities.....	52,271 07	52,124 77	54,824 39	46,314 17
Exchanges for clearing house.....	2,427 33	1,468 12	2,546 51	1,103 27
U. S. and National bank currency.....	11,629 00	7,455 00	8,457 00	10,567 00
Gold coin.....	6,350 00	6,150 00	6,185 00	6,000 00
Silver coin.....	3,363 80	2,933 80	1,199 20	1,165 60
Nickels and cents.....	381 46	332 91	312 41	416 21
Checks, cash items and internal revenue account	48 63	7 48		
Totals.....	\$326,355 53	\$321,142 74	\$346,069 25	\$359,918 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	16,000 00	16,000 00	16,000 00	17,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,986 86	4,074 34	6,622 54	2,930 74
Dividends unpaid.....				
Commercial deposits subject to check.....	94,825 27	95,293 42	106,578 53	119,624 18
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	97 17	97 17	1,330 99	97 17
Cashier's checks outstanding.....				
Savings deposits.....	35,776 97	31,924 70	37,020 98	34,331 82
Savings certificates of deposit.....	126,669 26	123,753 11	123,516 21	135,435 09
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$326,355 53	\$321,142 74	\$346,069 25	\$359,918 50

No. 277.

ISABELLA COUNTY STATE BANK, MT. PLEASANT.

Organized June 30, 1903.

JOHN S. WEIDMAN, *President*; ARBA Z. CAMPBELL, FRED L. KEELER, *Vice Presidents*;
ELTON J. VAN LEUVEN, *Cashier*; WILLIAM ANDERSON, *Assistant Cashier*.

DIRECTORS.—John S. Weidman, Frank G. Thiers, Albert G. Struble, Fred L. Keeler, Floyd Mitchell,
Arba Z. Campbell, Elton J. Van Leuven.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$105,652 77	\$92,156 26	\$105,354 33	\$131,175 59
Bonds, mortgages and securities.....	152,098 95	161,349 72	163,230 18	170,931 66
Premiums paid on bonds.....				
Overdrafts.....	1,345 29	414 51	460 33	1,505 72
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		6,750 00	34,010 00	15,617 36
Items in transit.....	4,770 48	3,703 83	3,929 16	2,377 26
United States bonds.....				
Due from banks in reserve cities.....	95,575 83	72,500 60	75,859 49	64,512 39
Exchanges for clearing house.....	327 42	296 42	2,416 61	1,520 55
U. S. and National bank currency.....	7,786 00	13,608 00	18,951 00	17,617 00
Gold coin.....	2,220 00	3,215 00	3,445 00	3,215 00
Silver coin.....	2,826 85	2,025 55	2,880 80	2,323 06
Nickels and cents.....	158 37	156 59	187 52	217 67
Checks, cash items and internal revenue account.....			412 10	379 20
Totals.....	\$389,261 96	\$372,736 48	\$427,616 52	\$427,892 40
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,912 45	4,513 62	5,883 69	1,425 62
Dividends unpaid.....				
Commercial deposits subject to check.....	153,989 23	129,047 77	163,664 50	153,685 83
Commercial certificates of deposit.....	202 71	145 71		
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	54,983 29	53,644 38	63,467 33	59,390 81
Savings certificates of deposit.....	136,194 28	143,385 00	152,596 00	168,390 14
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$389,261 96	\$372,736 48	\$427,616 52	\$427,892 40

No. 189.

*MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

WM. G. MATHER, *President*; W. F. HOPKINS, *Vice President*; G. SHERMAN COLLINS, *Cashier*;
 HUGH H. McMILLAN, *Assistant Cashier*.

DIRECTORS.—Wm. G. Mather, W. F. Hopkins, C. V. R. Townsend, Geo. J. Forster, M. A. Doty,
 G. Sherman Collins.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$178,345 79	\$180,833 13	\$174,831 80	\$167,394 90
Bonds, mortgages and securities.....	57,868 24	56,319 96	59,942 80	61,523 82
Premiums paid on bonds.....				
Overdrafts.....	328 50	3,692 46	11 88	3 93
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	690 23	478 04	976 98	1,925 10
United States bonds.....				
Due from banks in reserve cities.....	41,504 82	11,246 38	41,399 07	46,087 38
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,581 00	9,996 00	8,969 00	16,827 00
Gold coin.....	2,795 00	2,350 00	2,460 00	1,765 00
Silver coin.....	2,495 00	1,819 00	1,702 95	1,821 10
Nickels and cents.....	345 39	257 22	293 79	177 33
Checks, cash items and internal revenue account	2,339 00	1,087 44	1,647 07	651 81
Totals.....	\$314,292 97	\$283,079 63	\$307,734 94	\$313,176 87
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	5,349 54	6,955 27	8,115 04	7,454 81
Dividends unpaid.....	16 00	16 00	16 00	100 00
Commercial deposits subject to check.....	151,424 18	113,879 53	142,017 28	147,829 93
Commercial certificates of deposit.....	122 75	787 50	1,023 57	864 40
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	101,974 15	105,170 01	101,714 22	103,425 89
Savings certificates of deposit.....	17,906 35	18,771 32	17,348 88	16,001 84
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$314,292 97	\$283,079 63	\$307,734 94	\$313,176 87

* Application to convert into "The First National Bank of Alger County at Munising," approved by Comptroller of Currency, October 29, 1907.

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

H. N. HOVEY, *President*; J. F. DENSLOW, PAUL S. MOON, *Vice Presidents*;
F. E. HAMMOND, *Cashier*; P. O. HOLTHE, *Assistant Cashier*.

DIRECTORS.—H. N. Hovey, F. E. Hammond, J. F. Denslow, C. L. Thompson, Paul S. Moon, Jas. H. Ford.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$358,222 21	\$366,063 97	\$348,461 36	\$346,398 42
Bonds, mortgages and securities.....	261,366 01	262,674 76	268,444 26	267,639 76
Premiums paid on bonds.....	5,000 00	5,000 00	5,000 00	5,000 00
Overdrafts.....	663 98	294 39	985 58	1,062 89
Banking house.....		7,482 89	14,227 24	19,687 96
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,109 45
Other real estate.....	7,232 89			
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	133 50	233 85	1,120 37	59 70
United States bonds.....				
Due from banks in reserve cities.....	53,367 58	61,916 22	58,624 61	59,731 97
Exchanges for clearing house.....	2,313 72	3,512 63	17,446 07	429 58
U. S. and National bank currency.....	33,519 00	33,500 00	33,075 00	34,190 00
Gold coin.....	9,387 50	8,572 50	7,822 50	5,692 50
Silver coin.....	4,858 55	2,797 95	3,258 75	2,377 55
Nickels and cents.....	622 48	430 84	248 10	305 28
Checks, cash items and internal revenue account	415 46	302 20	438 59	847 99
Totals.....	\$739,102 88	\$754,782 20	\$753,152 43	\$745,323 05
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,860 88	16,991 63	16,496 20	21,697 35
Dividends unpaid.....	268 00			4 00
Commercial deposits subject to check.....	140,919 99	146,801 88	151,506 63	108,893 53
Commercial certificates of deposit.....	52,471 23	55,392 22	41,645 25	41,858 78
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	470,582 78	475,596 47	483,504 35	512,889 39
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$739,102 88	\$754,782 20	\$753,152 43	\$745,323 05

No. 19.

FARMERS' AND MERCHANTS' BANK OF NASHVILLE.

Organized December 15, 1888.

G. A. TRUMAN, *President*; C. W. SMITH, *Vice President*; C. A. HOUGH, *Cashier*;
H. D. WOTRING, *Assistant Cashier*.

DIRECTORS.—C. A. Hough, G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Hinchman, C. L. Glasgow, L. E. Lentz.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$163,847 98	\$148,376 71	\$174,782 89	\$171,916 04
Bonds, mortgages and securities.....	90,979 95	101,992 30	101,845 67	105,416 99
Premiums paid on bonds.....				
Overdrafts.....	806 59	1,647 76	1,183 84	962 83
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,048 17	2,253 06	6,463 31	5,593 67
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	42,952 48	39,945 14	39,339 11	41,276 41
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,702 00	12,635 00	11,679 00	16,392 00
Gold coin.....	2,540 00	3,195 06	2,650 00	3,410 00
Silver coin.....	323 20	1,062 30	876 30	974 50
Nickels and cents.....	85 01	95 55	82 31	72 17
Checks, cash items and internal revenue account	457 44	329 45	541 95	2,572 75
Totals.....	\$321,744 82	\$316,532 27	\$344,444 38	\$353,587 36
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	492 82	1,386 65	1,998 31	1,321 33
Dividends unpaid.....	60 00			
Commercial deposits subject to check.....	53,610 59	31,543 42	47,212 72	43,737 79
Commercial certificates of deposit.....	133,392 27	134,964 23	145,009 85	139,131 98
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	72,095 49	77,936 31	77,310 64	80,387 38
Savings certificates of deposit.....	25,093 65	32,701 66	35,912 86	52,008 88
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$321,744 82	\$316,532 27	\$344,444 38	\$353,587 36

STATE BANKING DEPARTMENT.

No. 311.

THE STATE SAVINGS BANK OF NASHVILLE, NASHVILLE.

Organized May 9, 1905.

J. B. MARSHALL, *President*; H. SETTERINGTON, *Vice President*; GEO. WINTER, *Cashier*.

DIRECTORS.—J. B. Marshall, H. Setterington, J. C. Furniss, T. C. Downing, H. C. Zuschnitt, J. I. Baker, W. A. Vance, Geo. W. Gallatin, George Winter.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$47,885 86	\$51,400 76	\$50,544 38	\$45,460 82
Bonds, mortgages and securities.....	41,971 39	41,075 09	39,553 02	41,781 17
Premiums paid on bonds.....				
Overdrafts.....	27 69	68 43	15 45	06
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	723 33	1,452 45	75 00	1,026 80
United States bonds.....				
Due from banks in reserve cities.....	5,523 25	7,275 69	8,469 57	7,102 54
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,265 00	6,137 00	3,019 00	2,396 00
Gold coin.....	125 00	210 00	480 00	1,057 50
Silver coin.....	804 00	375 00	224 00	786 00
Nickels and cents.....	55 86	49 72	53 56	35 63
Checks, cash items and internal revenue account	2,610 39	235 51	3,132 30	218 64
Totals.....	\$106,991 77	\$114,279 65	\$111,566 28	\$106,855 16
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				500 00
Undivided profits, less current expenses, interest and taxes paid.....	669 12	1,005 05	1,250 42	128 30
Dividends unpaid.....				
Commercial deposits subject to check.....	26,406 34	29,017 14	26,619 32	23,586 50
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	30,824 71	29,324 79	33,842 54	33,328 52
Savings certificates of deposit.....	24,091 60	25,432 67	24,854 00	22,311 84
Notes and bills rediscounted.....				
Bills payable.....		4,500 00		2,000 00
Totals.....	\$106,991 77	\$114,279 65	\$111,566 28	\$106,855 16

No. 368.

THE FIRST STATE BANK OF NEWAYGO.

Organized March 17, 1907.

M. F. HATCH, *President*; S. W. WEBBER, A. T. SQUIER, *Vice Presidents*; H. S. THOMPSON, *Cashier*.

DIRECTORS.—M. F. Hatch, S. W. Webber, H. S. Thompson, A. T. Squier, H. D. Woodward, Geo. Lutton.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....			\$93,772 78	\$75,519 55
Bonds, mortgages and securities.....			53,932 02	63,422 02
Premiums paid on bonds.....				
Overdrafts.....			83 53	399 50
Banking house.....			8,000 00	8,000 00
Furniture and fixtures.....			2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....			50,747 51	61,136 60
Exchanges for clearing house.....				
U. S. and National bank currency.....			13,219 00	14,768 00
Gold coin.....			5,000 00	5,799 00
Silver coin.....			1,202 00	1,202 00
Nickels and cents.....			380 89	312 37
Checks, cash items and internal revenue account.....			2,190 06	780 56
Totals.....			\$230,527 79	\$233,309 60
Liabilities.				
Capital stock paid in.....			\$20,000 00	\$20,000 00
Surplus fund.....			2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....			298 62	1,145 22
Dividends unpaid.....				
Commercial deposits subject to check.....			101,604 38	98,499 57
Commercial certificates of deposit.....			105,170 94	110,857 65
Due to banks and bankers.....			953 85	307 16
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$230,527 79	\$233,309 60

No. 245.

NEW HAVEN SAVINGS BANK, NEW HAVEN.

Organized September 25, 1901.

WM. F. EDMUNDS, *President*; T. K. McINNIS, *Vice President*; ADAM A. BENNETT, *Cashier*.

DIRECTORS.—W. F. Edmunds, Adam A. Bennett, Wm. Kurzhals, Sr., O. C. Lungerhausen, Luke Broughton, T. K. McInnis, Henry C. DeGross, Ernest Villeroi.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$71,446 99	\$78,406 43	\$83,525 05	\$86,169 79
Bonds, mortgages and securities.....	55,950 00	62,895 00	64,145 00	66,674 73
Premiums paid on bonds.....				
Overdrafts.....	83 59	209 48	303 71	344 00
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	10,066 17	4,967 22	10,025 25	4,315 45
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	28,318 78	23,440 38	14,885 66	23,147 94
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,730 00	2,061 00	3,206 00	2,383 00
Gold coin.....	5,085 00	4,427 50	3,852 50	4,615 00
Silver coin.....	118 10	582 65	525 00	264 15
Nickels and cents.....	51 74	40 67	7 58	55 92
Checks, cash items and internal revenue account	200 00	251 95	201 95	200 00
Totals.....	\$176,640 37	\$180,882 28	\$184,277 70	\$191,770 58
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,446 92	3,831 38	4,653 58	4,101 52
Dividends unpaid.....	75 00	15 00		
Commercial deposits subject to check.....	23,295 81	23,339 21	21,143 64	16,947 66
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	103,307 34	106,878 18	111,834 85	122,509 73
Savings certificates of deposit.....	22,515 30	21,818 51	21,645 63	23,211 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$176,640 37	\$180,882 28	\$184,277 70	\$191,770 58

No. 240.

NILES CITY BANK, NILES.

Organized July 13, 1901.

DICKSON S. SCOFFERN, *President*; MATHEW STOLL, *Vice President*; GEO. L. FAUROUTE, *Cashier*.

DIRECTORS.—Charles F. Pears, Charles Bishop, F. N. Bonine, Geo. L. Faurote, W. W. Dresden, Bascom Parker, Mathew Stoll, R. F. Kompass, Dickson S. Scoffern.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$81,110 13	\$73,905 03	\$94,902 95	\$87,590 07
Bonds, mortgages and securities.....	52,120 70	47,585 70	48,535 70	47,356 16
Premiums paid on bonds.....				
Overdrafts.....	203 99	501 24	550 66	340 09
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	624 19	1,538 67	431 51	800 00
United States bonds.....				
Due from banks in reserve cities.....	45,948 90	54,771 26	27,785 00	27,463 76
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,772 00	17,825 00	12,055 00	10,378 00
Gold coin.....	4,390 00	5,615 00	8,785 00	6,130 00
Silver coin.....	4,709 05	1,456 80	1,054 60	1,476 80
Nickels and cents.....	412 56	208 91	333 51	489 55
Checks, cash items and internal revenue account	532 38	1,171 81	662 78	313 20
Totals.....	\$218,323 90	\$211,779 42	\$202,596 71	\$189,837 63
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,124 88	1,650 29	2,650 88	1,530 14
Dividends unpaid.....	2,500 00	950 00		740 00
Commercial deposits subject to check.....	115,650 52	107,401 61	99,759 00	87,739 91
Commercial certificates of deposit.....	31,846 84	39,566 86	37,985 17	37,625 92
Due to banks and bankers.....	2,201 66	2,201 66	2,201 66	2,201 66
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$218,323 90	\$211,779 42	\$202,596 71	\$189,837 63

No. 36.

PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

JAMES E. LEETE, *President*; ALBERT S. SHOLES, *Vice President*; WILLIAM MAHON, *Cashier*;
K. M. BARBOUR, *Assistant Cashier*.

DIRECTORS.—Albert S. Sholes, A. H. Leete, F. C. Ballard, William Mahon, James E. Leete, S. A. Snow.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts	\$122,220 36	\$130,104 10	\$145,790 75	\$149,544 89
Bonds, mortgages and securities	147,246 53	152,379 36	155,747 74	164,027 74
Premiums paid on bonds				
Overdrafts	298 71	2,268 94	2,104 36	439 75
Banking house	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities)				
Items in transit	1,595 35	225 00	917 61	420 10
United States bonds				
Due from banks in reserve cities	46,183 02	48,265 22	38,295 07	27,572 23
Exchanges for clearing house				
U. S. and National bank currency	4,703 00	3,075 00	7,414 00	4,909 00
Gold coin	7,435 00	7,470 00	9,330 00	9,660 00
Silver coin	1,129 80	1,000 90	614 70	458 30
Nickels and cents	171 75	202 96	147 34	157 76
Checks, cash items and internal revenue account	3,836 50	714 14	452 36	5,206 36
Totals	\$346,320 02	\$357,205 2	\$372,313 93	\$373,896 13
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	7,565 84	8,251 83	8,872 92	5,427 92
Dividends unpaid				
Commercial deposits subject to check	40,736 13	41,441 14	35,909 59	32,498 45
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	198,461 99	204,852 46	227,063 91	237,498 04
Savings certificates of deposit	39,556 06	42,660 19	40,462 51	38,471 72
Notes and bills rediscounted				
Bills payable				
Totals	\$346,320 02	\$357,205 62	\$372,313 93	\$373,896 13

No. 367.

THE LAPHAM STATE SAVINGS BANK, NORTHVILLE.

Organized March 8, 1907.

FRANK S. HARMON, *President*; ASA B. SMITH, CHAS. YERKES, *Vice Presidents*;
EDWARD H. LAPHAM, *Cashier*.DIRECTORS.—Asa B. Smith, Chas. Yerkes, Frank G. Terrill, Rasmus Christensen, Frank S. Harmon,
Frank S. Neal, Edward H. Lapham.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....			\$16,791 23	\$46,706 17
Bonds, mortgages and securities.....				11,294 00
Premiums paid on bonds.....				
Overdrafts.....				84
Expenses and interest paid.....			136 16	629 36
Banking house.....				
Furniture and fixtures.....			298 65	1,123 65
Other real estate.....				3,950 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....			24,089 87	12,547 51
Exchanges for clearing house.....				
U. S. and National bank currency.....			3,477 00	2,992 00
Gold coin.....			195 00	1,535 00
Silver coin.....			256 70	581 35
Nickels and cents.....			13 98	39 90
Checks, cash items and internal revenue account.....			135 39	86 57
Totals.....			\$45,392 98	\$81,486 35
Liabilities.				
Capital stock paid in.....			\$16,630 00	\$23,340 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....			17,685 44	19,560 97
Commercial certificates of deposit.....			4,241 41	20,960 46
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....			6,836 13	17,624 92
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$45,392 98	\$81,486 35

No. 145.

NORTHVILLE STATE SAVINGS BANK OF NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; E. A. CHAPMAN, FRANK A. MILLER, *Vice Presidents*;
L. A. BABBITT, *Cashier*.

DIRECTORS.—E. A. Chapman, L. W. Simmons, F. A. Miller, C. H. Coldren, George D. Spencer, T. G. Richardson, R. C. Yerkes.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$129,759 83	\$146,662 63	\$155,886 75	\$139,682 16
Bonds, mortgages and securities.....	112,654 46	108,577 44	112,419 84	115,329 87
Premiums paid on bonds.....				
Overdrafts.....	656 02	159 27	431 98	163 60
Banking house.....	7,400 00	7,400 00	7,400 00	7,400 00
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....	3,100 00	3,100 00	3,100 00	3,100 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	50,659 28	48,754 56	29,234 20	42,045 20
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,240 00	6,182 00	4,105 00	1,922 00
Gold coin.....	9,657 50	9,080 00	9,800 00	10,000 00
Silver coin.....	270 00	525 00	495 00	420 00
Nickels and cents.....	192 56	297 60	493 17	416 00
Checks, cash items and internal revenue account	396 45	238 42	133 17	125 00
Totals.....	\$320,486 10	\$334,476 92	\$326,999 11	\$324,103 83
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,648 96	4,912 95	6,199 04	5,060 62
Dividends unpaid.....				
Commercial deposits subject to check.....	50,655 32	55,386 24	53,446 76	52,071 01
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	125,892 73	130,384 30	129,821 57	128,773 70
Savings certificates of deposit.....	112,289 09	115,793 43	109,531 74	110,198 50
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$320,486 10	\$334,476 92	\$326,999 11	\$324,103 83

No. 349.

THE ONAWAY STATE BANKING COMPANY, ONAWAY.

Organized August 6, 1906.

CHARLES H. OSGOOD, *President*; JULIUS E. GUMM, *Vice President*; FRANK D. HUGHES, *Cashier*.

DIRECTORS.—Charles H. Osgood, Julius E. Gumm, Frank D. Hughes, Francis Faircloth, James Finan, Mowat Johnston.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$55,205 65	\$55,052 69	\$59,479 10	\$60,315 32
Bonds, mortgages and securities.....	17,280 60	24,717 16	28,005 41	30,843 76
Premiums paid on bonds.....				
Overdrafts.....	1,586 51	894 29	130 32	300 74
Banking house.....	2,700 00	2,700 00	2,700 00	2,700 00
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	4,229 51			
Items in transit.....	1,000 00			
United States bonds.....				
Due from banks in reserve cities.....		10,796 29	10,963 74	5,857 56
Exchanges for clearing house.....	1,053 41			1,615 16
U. S. and National bank currency.....	3,750 00	6,868 00		6,846 00
Gold coin.....			5,415 00	
Silver coin.....	1,214 00	463 38	909 15	951 00
Nickels and cents.....	33		37	53
Checks, cash items and internal revenue account.....		4,555 78	2,370 66	
Totals.....	\$90,280 01	\$108,347 59	\$112,273 75	\$111,730 07
Liabilities.				
Capital stock paid in.....	\$24,200 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	200 00	500 00	500 00	1,250 00
Undivided profits, less current expenses, interest and taxes paid.....	629 25	587 41	1,526 34	1,245 04
Dividends unpaid.....	10 50	33 00	7 50	7 50
Commercial deposits subject to check.....	21,633 90	30,634 21	40,524 02	36,503 83
Commercial certificates of deposit.....	163 88	149 77	124 77	112 19
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	11,435 88	14,091 21	13,858 74	16,528 11
Savings certificates of deposit.....	32,006 60	37,351 99	30,732 38	31,083 40
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$90,280 01	\$108,347 59	\$112,273 75	\$111,730 07

No. 280.

ONAWAY STATE SAVINGS BANK, ONAWAY.

Organized September 15, 1903.

A. V. HINKLEY, *President*; GEO. W. GLASIER, *Vice President*; J. FRANK MORFORD, *Cashier*;
GEO. W. PREGITZER, *Assistant Cashier*.DIRECTORS.—A. V. Hinkley, E. J. Lobdell, Wm. Greenfield, P. H. Mahoney, Geo. W. Glasier, Wm.
B. Gregg, Daniel Mahoney, J. Frank Morford.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$76,314 72	\$69,075 42	\$63,873 40	\$76,116 22
Bonds, mortgages and securities.....	24,186 54	26,343 00	30,372 41	31,932 71
Premiums paid on bonds.....				
Overdrafts.....	25 09	290 66	61 19	72 69
Banking house.....	6,289 56	6,289 56	6,289 56	6,289 56
Furniture and fixtures.....	2,361 25	2,361 25	2,361 25	2,361 25
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....	1,351 34	2,617 80	1,471 62	959 43
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	21,761 00	32,875 75	27,837 88	30,409 83
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,155 00	6,494 00	8,377 00	4,495 00
Gold coin.....	275 00	165 00	225 00	1,080 00
Silver coin.....	2,327 30	2,256 10	1,973 15	1,689 60
Nickels and cents.....	03	28	40	24
Checks, cash items and internal revenue account	4,625 42	3,609 48	4,903 94	3,820 28
Totals.....	\$145,172 25	\$153,878 30	\$149,246 80	\$160,726 81
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	921 66	1,256 94	2,103 11	3,047 40
Dividends unpaid.....				
Commercial deposits subject to check.....	56,410 59	61,983 41	48,867 35	59,224 66
Commercial certificates of deposit.....	5,233 46	1,321 10	1,255 50	779 50
Due to banks and bankers.....				
Certified checks.....				50 00
Cashier's checks outstanding.....				
Savings deposits.....	36,589 31	40,034 31	39,345 60	49,966 94
Savings certificates of deposit.....	15,017 23	18,282 54	26,675 24	16,658 31
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$145,172 25	\$153,878 30	\$149,246 80	\$160,726 81

No. 378.

*THE ONSTED STATE BANK, ONSTED.

Organized September 20, 1907.

F. M. SKINNER, *President*; LEONARD S. MANN, *Vice President*; SMITH C. FAIRBANKS, *Cashier*; MARTIN ODELL, *Assistant Cashier*.

DIRECTORS.—Leonard S. Mann, Smith C. Fairbanks, W. G. Shepherd, F. M. Skinner, Martin Odell, Chas. Kerr, Fred Hardcastle, Dr. G. W. Ross, C. L. Reynolds.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Commenced business October 21, 1907.

No. 364.

THE CITIZENS STATE SAVINGS BANK OF ORION.

Organized January 1, 1907.

FRANK THURSTIN, *President*; JOHN W. FOX, *Vice President*; L. M. CARLETON, *Cashier*; J. T. HADDRILL, H. J. GRIFFIN, JOHN BENAWAY, *Auditing Committee*.

DIRECTORS.—Frank Thurstin, J. W. Fox, L. M. Carleton, Samuel A. Flumerfelt, O. H. P. Green, J. T. Haddrill, H. J. Griffin, John Benaway, C. L. Anderson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....			\$10,437 52	\$28,239 03
Bonds, mortgages and securities.....			3,425 00	7,248 10
Premiums paid on bonds.....				
Overdrafts.....			30 74	21 30
Expenses, interest and taxes paid.....			520 26	349 41
Banking house.....				
Furniture and fixtures.....			1,627 27	1,721 72
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			1,541 92	1,508 93
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....			10,727 61	17,375 58
Exchanges for clearing house.....				
U. S. and National bank currency.....			4,200 00	4,140 00
Gold coin.....			980 00	662 50
Silver coin.....			530 60	565 35
Nickels and cents.....			56 02	76 89
Checks, cash items and internal revenue account.....				251 00
Totals.....			\$34,076 94	\$62,159 81
Liabilities.				
Capital stock paid in.....			\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....			5,039 46	16,978 95
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....			3,941 85	7,882 57
Savings certificates of deposit.....			5,095 63	17,298 29
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$34,076 94	\$62,159 81

No. 190.

ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President*; A. G. HADDRILL, *Vice President*; LEE EARLE, *Cashier*.

DIRECTORS.—Ira Carpenter, A. G. Haddrill, Geo. Swayze, A. S. Laird, L. B. Kelly, Amos Earle, Lee Earle.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$52,167 67	\$41,379 42	\$56,053 39	\$65,149 91
Bonds, mortgages and securities.....	116,268 00	110,718 00	105,318 00	104,048 78
Premiums paid on bonds.....				
Overdrafts.....	7 87	16 76	25	37 02
Banking house.....	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	1,228 00	1,228 00	1,293 00	1,293 00
Other real estate.....	1,050 55	1,050 55	1,050 55	4,400 00
Due from other banks and bankers (not reserve cities).....	5,608 58	7,917 19	2,640 50	2,461 06
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	25,674 98	36,147 35	28,212 25	22,631 55
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,758 00	14,090 00	5,208 00	7,632 00
Gold coin.....	2,090 00	2,435 00	2,290 00	2,440 00
Silver coin.....	1,326 00	1,062 00	538 00	1,500 00
Nickels and cents.....	199 76	240 16	230 84	338 08
Checks, cash items and internal revenue account	11 66	1,129 33	55 32	342 58
Totals.....	\$217,091 07	\$222,113 76	\$207,560 10	\$216,973 93
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	14,000 00	14,000 00	14,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,110 12	2,035 27	3,184 02	1,821 64
Dividends unpaid.....	70 00			
Commercial deposits subject to check.....	25,631 18	29,407 33	23,525 26	21,669 68
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	47,417 21	47,903 52	49,837 76	62,448 13
Savings certificates of deposit.....	113,862 56	113,767 64	102,013 06	101,034 48
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$217,091 07	\$222,113 76	\$207,560 10	\$216,973 93

No. 365.

THE OTISVILLE STATE BANK, OTISVILLE.

Organized March 8, 1907.

C. D. DOANE, *President*; ANDREW REESE, J. W. AVERILL, *Vice Presidents*; W. W. LYONS, *Cashier*.

DIRECTORS.—C. D. Doane, Andrew Reese, Jas. W. Averill, Chas. D. Parker, Chas. Moon, George Coon, John Brandt.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....			\$11,205 08	\$22,348 00
Bonds, mortgages and securities.....			3,080 00	4,475 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....			1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			1,757 60	12,140 40
Items in transit.....			1,126 12	300 00
United States bonds.....				
Due from banks in reserve cities.....			6,399 35	3,540 61
Exchanges for clearing house.....				
U. S. and National bank currency.....			2,100 00	1,758 00
Gold coin.....			125 00	295 00
Silver coin.....			394 80	313 40
Nickels and cents.....			54 08	56 50
Checks, cash items and internal revenue account			67 36	100 24
Totals.....			\$27,309 39	\$46,327 77
Liabilities.				
Capital stock paid in.....			\$16,194 07	\$19,636 88
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			69 25	208 10
Dividends unpaid.....				
Commercial deposits subject to check.....			5,784 52	11,533 61
Commercial certificates of deposit.....			5,029 70	
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....			231 85	4,158 06
Savings certificates of deposit.....				10,791 12
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$27,309 39	\$46,327 77

No. 373.

THE FIRST STATE SAVINGS BANK OF OTSEGO, MICHIGAN.

*Organized June 9, 1906.

HIRAM A. DELANO, *President*; CHARLES I. CLAPP, *Vice President*; GEORGE E. DELANO, *Cashier*; CLYDE L. TAYLOR, *Assistant Cashier*.

DIRECTORS.—Hiram A. DeLano, George E. DeLano, Lizzie H. DeLano, Charles I. Clapp, Clyde L. Taylor.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				\$148,828 10
Bonds, mortgages and securities.....				12,161 19
Premiums paid on bonds.....				
Overdrafts.....				3,054 27
Banking house.....				
Furniture and fixtures.....				1,384 80
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				60 00
Due from banks in reserve cities.....				12,557 39
Exchanges for clearing house.....				
U. S. and National bank currency.....				4,612 00
Gold coin.....				2,005 00
Silver coin.....				1,546 10
Nickels and cents.....				358 95
Checks, cash items and internal revenue account.....				336 22
Totals.....				\$186,904 02
Liabilities.				
Capital stock paid in.....				\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				286 05
Dividends unpaid.....				
Commercial deposits subject to check.....				24,128 29
Commercial certificates of deposit.....				108,107 49
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				12,875 76
Savings certificates of deposit.....				16,506 43
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$186,904 02

*Commenced business July 22, 1907.

No. 199.

STATE SAVINGS BANK OF OVID, OVID.

Organized October 18, 1897.

WILLIAM R. SHAW, *President*; M. L. TAFT, *Vice President*; JOHN H. ROBSON, *Cashier*.

DIRECTORS.—William R. Shaw, H. A. Potter, O. B. Campbell, A. Woodworth, John H. Robson, M. L. Taft, W. H. Robson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$124,127 95	\$121,822 84	\$120,098 04	\$121,056 07
Bonds, mortgages and securities.....	49,734 10	52,659 10	56,389 10	57,717 35
Premiums paid on bonds.....				
Overdrafts.....	341 45	105 03	42 56	597 04
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	594 60	157 70	363 04	434 60
United States bonds.....				
Due from banks in reserve cities.....	24,740 67	12,831 96	15,472 96	21,676 30
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,875 00	7,913 00	6,567 00	7,802 00
Gold coin.....	2,505 00	2,980 00	3,030 00	3,010 00
Silver coin.....	1,472 70	1,827 90	1,675 55	2,125 90
Nickels and cents.....	196 28	164 58	188 07	247 67
Checks, cash items and internal revenue account.....				
Totals.....	\$215,087 75	\$204,962 01	\$208,326 32	\$219,167 02
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	409 87	1,236 12	1,939 46	929 95
Dividends unpaid.....				
Commercial deposits subject to check.....	38,517 89	36,933 69	39,529 73	47,353 28
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	17,493 91	17,501 53	20,844 10	26,177 78
Savings certificates of deposit.....	126 666 08	117,290 67	114,013 03	111,706 01
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$215,087 75	\$204,962 01	\$208,326 32	\$219,167 02

No. 185.

CITIZENS' SAVINGS BANK OF OWOSSO, OWOSSO.

Organized February 10, 1896.

I. H. KEELER, *President*; W. H. BIGELOW, *Vice President*; G. L. TAYLOR, *Cashier*.

DIRECTORS.—I. H. Keeler, W. E. Hall, J. W. Simmons, M. C. Dawes, Dudley E. Waters, Albert Todd, R. J. Colby, W. H. Bigelow, A. T. Slaght.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$315,338 01	\$406,181 37	\$421,721 17	\$314,191 90
Bonds, mortgages and securities.....	223,384 38	218,917 86	222,307 41	197,135 80
Premiums paid on bonds.....				
Overdrafts.....	646 30	673 63	861 08	3,065 50
Banking house.....	17,800 00	17,800 00	17,800 00	17,800 00
Furniture and fixtures.....	3,448 06	3,448 06	3,468 06	3,468 06
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	38,358 44	5,552 97	4,047 93	2,021 91
United States bonds.....				
Due from banks in reserve cities.....	109,811 73	96,266 93	90,308 23	76,430 30
Exchanges for clearing house.....		399 29	1,413 74	1,366 36
U. S. and National bank currency.....	35,216 00	29,248 00	29,949 00	54,170 00
Gold coin.....	13,710 00	4,690 00	7,180 00	4,040 00
Silver coin.....	5,743 00	5,402 50	5,153 00	6,705 50
Nickels and cents.....	287 60	451 27	620 19	501 92
Checks, cash items and internal revenue account	52 29	305 75	62 00	
Totals.....	\$763,795 81	\$789,337 63	\$804,981 81	\$680,897 25
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,500 00	5,500 00	5,500 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	844 48	3,141 45	2,508 58	1,425 75
Dividends unpaid.....				
Commercial deposits subject to check.....	121,714 61	109,930 92	93,087 89	73,464 16
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....			915 50	
Cashier's checks outstanding.....				
Savings deposits.....	201,920 30	209,033 21	207,379 50	171,713 15
Savings certificates of deposit.....	383,816 42	411,732 05	445,599 34	378,294 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$763,795 81	\$789,337 63	\$804,981 81	\$680,897 25

STATE BANKING DEPARTMENT.

No. 112.

THE OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHAS. E. RIGLEY, *President*; CHARLES W. GALE, *Vice President*; A. D. WHIPPLE, *Cashier*;
G. H. SWEET, *Assistant Cashier*.

DIRECTORS.—Chas. E. Rigley, William A. Woodard, Chas. W. Gale, Geo. T. Mason, Wm. M. Kilpatrick, Wade B. Camburn, Eben F. Dudley.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$340,862 93	\$350,372 08	\$391,157 20	\$383,965 85
Bonds, mortgages and securities.....	208,168 40	230,830 28	252,187 09	260,203 07
Premiums paid on bonds.....				
Overdrafts.....	1,233 40	5,816 30	5,085 91	12,163 95
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	19,445 00	19,645 00	18,945 00	18,945 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	22,379 61	66,619 61	56,991 93	31,726 96
United States bonds.....				
Due from banks in reserve cities.....	200,565 80	152,903 73	114,545 78	156,196 34
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,298 00	18,049 00	38,513 00	35,410 00
Gold coin.....	16,959 20	15,765 00	17,997 20	19,320 00
Silver coin.....	9,999 60	10,729 90	11,047 95	14,253 25
Nickels and cents.....	522 97	544 15	377 32	299 68
Checks, cash items and internal revenue account	2,939 42	7,611 26	6,197 10	5,976 00
Totals.....	\$845,374 33	\$892,886 31	\$927,045 48	\$952,460 10
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	17,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,540 76	5,514 09	5,280 12	3,891 15
Dividends unpaid.....				
Commercial deposits subject to check.....	169,929 21	150,707 61	156,513 41	151,567 65
Commercial certificates of deposit.....				
Due to banks and bankers.....			4,120 43	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	262,856 71	286,749 79	289,004 77	300,275 40
Savings certificates of deposit.....	293,047 65	334,914 82	357,126 75	379,725 90
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$845,374 33	\$892,886 31	\$927,045 48	\$952,460 10

No. 370.

THE STATE SAVINGS BANK OF OWOSSO.

Organized June 5, 1906.

W. F. GALLAGHER, *President*; A. L. ARNOLD, W. A. ROSENKRANS, *Vice Presidents*;
W. F. GALLAGHER, *Cashier*; M. MINER, *Assistant Cashier*.

DIRECTORS.—John Driscoll, H. B. Sturtevant, M. D. Fohey, T. M. Euler, W. A. Rosenkrans, A. L. Arnold, W. F. Gallagher.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				\$117,821 88
Bonds, mortgages and securities.....				2,700 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				24,000 00
Furniture and fixtures.....				3,752 09
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				611 99
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				19,662 33
Exchanges for clearing house.....				
U. S. and National bank currency.....				12,210 00
Gold coin.....				3,000 00
Silver coin.....				2,500 00
Nickels and cents.....				153 84
Checks, cash items and internal revenue account				111 04
Totals.....				\$186,523 17
Liabilities.				
Capital stock paid in.....				\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				1,088 11
Dividends unpaid.....				
Commercial deposits subject to check.....				9,595 85
Commercial certificates of deposit.....				14,088 96
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				22,781 00
Savings certificates of deposit.....				88,969 25
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$186,523 17

No. 328.

THE FARMERS' STATE BANK OF OXFORD.

Organized November 25, 1905.

GEO. W. MACKINNON, *President*; J. B. SHOEMAKER, *Vice President*; LEE HAGLE, *Cashier*;
WM. JOSSMAN, *Assistant Cashier*.DIRECTORS.—Geo. W. MacKinnon, J. B. Shoemaker, Philo Ensley, T. C. V. Kline, F. E. Drainer,
W. W. Lyons, M. L. Hagle.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$48,487 66	\$52,800 17	\$50,537 24	\$51,343 77
Bonds, mortgages and securities.....	25,656 48	30,826 48	32,006 53	37,810 13
Premiums paid on bonds.....				
Overdrafts.....	342 81	34 94	1 94	6 71
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,070 00	2,300 00	2,300 00	2,300 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,842 63	2,650 43	1,151 54	117 08
United States bonds.....				
Due from banks in reserve cities.....	13,578 90	8,501 77	9,732 26	9,024 35
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,908 00	3,689 00	2,723 00	4,846 00
Gold coin.....	535 00	942 50	675 00	92 50
Silver coin.....	436 79	585 82	629 28	491 40
Nickels and cents.....	74 00	55 00	90 00	45 00
Checks, cash items and internal revenue account	171 49	11 40	136 65	216 33
Totals.....	\$100,103 76	\$105,397 51	\$102,983 44	\$109,293 27
* Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	500 00	500 00	800 00
Undivided profits, less current expenses, interest and taxes paid.....	310 64	260 77	73 96	308 66
Dividends unpaid.....				
Commercial deposits subject to check.....	9,760 93	10,217 92	8,692 45	8,476 86
Commercial certificates of deposit.....	48,211 33	48,139 09	44,591 15	49,754 70
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	21,320 86	24,279 73	29,125 88	29,953 05
Savings certificates of deposit.....				
Notes and bills rediscounted.....		2,000 00		
Bills payable.....				
Totals.....	\$100,103 76	\$105,397 51	\$102,983 44	\$109,293 27

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

W. J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; C. E. STANTON, *Cashier*.

DIRECTORS.—W. J. Tunstead, C. L. Randall, C. E. Stanton, R. H. Glasple, Wm. Reed.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$215,713 47	\$246,194 00	\$268,286 44	\$280,792 67
Bonds, mortgages and securities.....	176,698 22	176,123 22	162,903 16	174,042 51
Premiums paid on bonds.....				
Overdrafts.....	67 76	164 84	24 28	24 23
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	776 39	1,267 30	1,904 60	759 76
Items in transit.....	11,451 26	6,891 09	23,569 67	674 46
United States bonds.....				
Due from banks in reserve cities.....	52,510 08	53,850 62	67,097 98	54,112 45
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,491 00	5,736 00	3,897 00	2,694 00
Gold coin.....	14,055 00	14,620 00	14,147 50	14,230 00
Silver coin.....	969 15	1,213 55	733 90	819 35
Nickels and cents.....	498 38	539 16	423 77	497 98
Checks, cash items and internal revenue account	448 42	852 18	1,229 59	1,861 29
Totals.....	\$480,679 13	\$510,451 96	\$547,217 89	\$533,508 70
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,853 76	10,154 40	11,307 06	3,341 75
Dividends unpaid.....	150 00			
Commercial deposits subject to check.....	37,409 66	37,044 95	51,519 45	38,008 78
Commercial certificates of deposit.....	122 50	122 50	10,002 50	4,002 50
Due to banks and bankers.....	5,819 20	5,016 84	10,964 05	9,325 95
Certified checks.....			26 52	
Cashier's checks outstanding.....				
Savings deposits.....	219,727 38	223,177 48	223,041 83	245,703 90
Savings certificates of deposit.....	140,596 63	164,935 79	170,356 48	158,125 82
Guarantee fund.....	10,000 00	10,000 00	10,000 00	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$480,679 13	\$510,451 96	\$547,217 89	\$533,508 70

No. 366.

THE FARMERS' & MERCHANTS' STATE BANK OF PARMA.

Organized February 25, 1907.

C. W. BULLEN, *President*; G. L. HUNN, *Vice President*; W. H. BURLETSON, *Cashier*.

DIRECTORS.—C. W. Bullen, G. L. Hunn, W. H. Burletson, F. K. Corwin, A. M. Helmer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....			\$41,971 71	\$52,261 33
Bonds, mortgages and securities.....			12,739 44	14,529 44
Premiums paid on bonds.....				
Overdrafts.....			481 27	134 44
Banking house.....			2,500 00	2,500 00
Furniture and fixtures.....			1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....			5,808 20	9,479 66
Exchanges for clearing house.....				
U. S. and National bank currency.....			2,686 00	2,080 00
Gold coin.....			750 00	
Silver coin.....			360 35	515 45
Nickels and cents.....			49 67	10 99
Checks, cash items and internal revenue account.....			2,830 98	11,590 47
Totals.....			\$71,677 62	\$94,601 78
Liabilities.				
Capital stock paid in.....			\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			455 97	1,263 32
Dividends unpaid.....				
Commercial deposits subject to check.....			25,821 64	24,495 07
Commercial certificates of deposit.....				
Due to banks and bankers.....			2,653 65	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....			8,479 61	29,896 84
Savings certificates of deposit.....			14,266 75	18,946 55
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$71,677 62	\$94,601 78

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

M. L. DECKER, *President*; J. W. FREE, *Cashier*; J. B. SHOWERMAN, *Assistant Cashier*.

DIRECTORS.—M. L. Decker, W. R. Sellick, L. H. Titus, J. W. Free, E. A. Wildey, W. J. Barnard, B. F. Warner, A. Lynn Free.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$116,472 73	\$110,621 49	\$106,975 04	\$105,754 47
Bonds, mortgages and securities.....	57,943 27	60,947 46	60,809 81	59,613 07
Premiums paid on bonds.....				
Overdrafts.....	912 92	517 20	755 75	824 95
Banking house.....				
Furniture and fixtures.....	2,250 00	2,250 00	2,250 00	2,300 00
Other real estate.....	3,100 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	4,546 40	2,718 95	2,789 49	1,612 08
United States bonds.....				
Due from banks in reserve cities.....	47,425 79	19,808 32	20,264 22	11,816 43
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,041 00	3,568 00	5,553 00	5,584 00
Gold coin.....	7,090 00	7,010 00	7,020 00	6,410 00
Silver coin.....	1,365 35	1,355 45	1,404 10	1,448 25
Nickels and cents.....	107 34	108 52	206 41	405 07
Checks, cash items and internal revenue account	225 82	612 53	1,281 78	1,216 26
Totals.....	\$246,490 62	\$211,007 92	\$210,809 60	\$198,484 58
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	815 07	1,300 04	2,020 74	228 50
Dividends unpaid.....				
Commercial deposits subject to check.....	79,614 46	37,690 17	38,159 94	30,864 88
Commercial certificates of deposit.....	119,051 09	125,017 71	123,628 92	119,391 11
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$246,490 62	\$211,007 92	\$210,809 60	\$198,484 58

No. 247.

STATE SAVINGS BANK OF PECK, PECK.

Organized October 7, 1901.

JAMES FOSTER, *President*; L. E. COCHRAN, *Vice President*; IRA BRICKER, *Cashier*;
HOWARD FOSTER, *Assistant Cashier*.

DIRECTORS.—James Foster, L. E. Cochran, Harry M. Waterman, Harry E. Palmer, James McColl,
Ira Bricker, Harvey Tappan.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$113,423 51	\$110,963 67	\$114,827 63	\$118,240 63
Bonds, mortgages and securities.....	10,244 55	12,869 55	13,242 80	13,383 55
Premiums paid on bonds.....				
Overdrafts.....	301 09	380 96	452 22	315 99
Banking house.....				
Furniture and fixtures.....	2,101 35	2,100 35	2,137 85	2,135 85
Other real estate.....	766 00	1,950 00	2,650 00	2,850 00
Due from other banks and bankers (not reserve cities).....	5,000 00	5,000 00	5,000 00	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	16,415 19	21,357 05	9,397 71	15,712 48
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,635 00	6,107 00	5,477 00	7,295 00
Gold coin.....	1,035 00	925 00	755 00	630 00
Silver coin.....	874 70	941 10	577 25	1,143 05
Nickels and cents.....	15 20	23 23	64 99	23 10
Checks, cash items and internal revenue account.....			55	2 00
Totals.....	\$156,811 59	\$162,597 91	\$154,583 00	\$161,731 65
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,999 07	7,626 46	8,432 90	8,017 15
Dividends unpaid.....				
Commercial deposits subject to check.....	27,908 26	31,625 23	18,094 77	17,763 00
Commercial certificates of deposit.....	84,422 35	86,552 85	90,832 21	98,609 71
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	7,481 91	6,793 37	7,223 12	7,341 79
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$156,811 59	\$162,597 91	\$154,583 00	\$161,731 65

No. 132.

THE STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

R. S. OLCOTT, *President*; C. H. CALKINS, E. B. DAVIS, *Vice Presidents*; C. M. SPALDING, *Cashier*.

DIRECTORS.—R. S. Olcott, Clifton M. Spalding, C. H. Calkins, Mrs. M. A. Marshall, Eugene Botsford, E. B. Davis.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$64,394 44	\$67,826 92	\$64,417 27	\$68,170 85
Bonds, mortgages and securities.....	25,057 80	28,376 46	28,494 46	27,469 46
Premiums paid on bonds.....				
Overdrafts.....	125 29	78 23	64 54	227 91
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,200 00	1,200 00	1,900 00	1,900 00
Other real estate.....	4,821 83	4,821 83	4,821 83	
Due from other banks and bankers (not reserve cities).....				5,000 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	22,130 05	6,667 39	18,421 81	4,891 07
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,950 00	4,390 00	2,864 00	3,236 00
Gold coin.....	3,845 00	4,100 00	3,830 00	4,020 00
Silver coin.....	804 05	290 05	277 65	167 05
Nickels and cents.....	43 38	38 52	36 16	65 94
Checks, cash items and internal revenue account	107 90	46 10	30 81	116 18
Totals.....	\$126,679 74	\$120,035 50	\$127,358 53	\$117,464 46
Liabilities.				
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	8,600 00	8,600 00	8,600 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	510 12	1,040 10	1,591 70	632 06
Dividends unpaid.....				
Commercial deposits subject to check.....	37,881 56	26,170 89	35,848 94	24,768 46
Commercial certificates of deposit.....	63,688 06	68,224 51	65,317 89	67,063 94
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$126,679 74	\$120,035 50	\$127,358 53	\$117,464 46

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

LEON CHICHESTER, *President*; GEO. S. RICE, *Vice President*; W. F. HOPKINS, *Cashier*.

DIRECTORS.—Leon Chichester, Geo. S. Rice, F. I. Chichester, Wm. G. McCune, E. R. Sly.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$241,821 85	\$256,485 64	\$216,824 65	\$257,493 30
Bonds, mortgages and securities.....	129,269 16	121,722 34	159,754 90	162,441 17
Premfums paid on bonds.....				
Overdrafts.....	1,001 67	2,955 22	925 38	787 66
Banking house.....	13,886 76	14,130 76	21,116 76	24,169 19
Furniture and fixtures.....	3,892 60	3,892 60	3,892 60	4,473 77
Other real estate.....	1,000 00	1,000 00	1,000 00	1,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	253 06	794 00	2,352 12	3,119 74
United States bonds.....				
Due from banks in reserve cities.....	35,973 10	36,676 09	56,369 87	55,833 43
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,853 00	9,691 50	2,399 00	42,167 00
Gold coin.....	8,015 52	8,470 52	8,975 52	10,289 77
Silver coin.....	6,000 25	4,759 75	2,754 75	2,742 25
Nickels and cents.....	1,192 76	1,019 98	919 00	188 91
Checks, cash items and internal revenue account	2,456 67	1,738 52	3,727 59	2,169 97
Totals.....	\$453,616 40	\$463,336 92	\$481,012 14	\$566,876 16
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	27,242 53	28,696 23	31,467 44	21,595 05
Dividends unpaid.....				
Commercial deposits subject to check.....	147,571 05	139,978 70	138,906 20	190,952 35
Commercial certificates of deposit.....	688 96	688 96	5,688 96	513 96
Due to banks and bankers.....	3,070 22	1,489 35	4,622 53	1,833 32
Certified checks.....		16 78		1,500 00
Cashier's checks outstanding.....				
Savings deposits.....	110,903 79	113,921 57	123,251 36	153,823 80
Savings certificates of deposit.....	104,139 85	110,707 45	117,075 65	136,657 68
Notes and bills rediscounted.....		7,837 88		
Bills payable.....				
Totals.....	\$453,616 40	\$463,336 92	\$481,012 14	\$566,876 16

No. 348.

THE PIGEON STATE BANK, PIGEON.

Organized August 14, 1906.

E. M. MARK, *President*; JOHN BLOWER, *Vice President*; SILAS MARK, *Cashier*;
L. M. DICKINSON, *Assistant Cashier*; E. M. MARK, *Auditor*.

DIRECTORS.—Ira Arnot, John Blower, E. M. Mark, Silas Mark, Robert J. Arnot.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$20,562 47	\$26,138 00	\$32,352 70	\$36,231 68
Bonds, mortgages and securities.....	1,396 72	4,869 84	6,169 84	5,701 84
Premiums paid on bonds.....				
Overdrafts.....	56 95		15 46	30
Banking house.....	3,648 50	3,648 50	3,653 30	3,665 78
Furniture and fixtures.....	1,570 27	2,120 87	2,136 87	2,136 87
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,209 80	294 60		
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	10,257 51	6,113 60	6,232 31	3,766 42
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,591 00	4,490 00	2,749 00	1,063 00
Gold coin.....	80 00	465 00	645 00	890 00
Silver coin.....	193 40	325 00	151 65	287 20
Nickels and cents.....	41 87	48 79	67 40	35 76
Checks, cash items and internal revenue account	2 20	10 83	31 69	120 66
Totals.....	\$45,610 69	\$48,525 03	\$54,205 22	\$53,899 51
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	212 65	303 09	566 91	771 52
Dividends unpaid.....				
Commercial deposits subject to check.....	6,982 08	8,413 31	9,180 35	8,492 77
Commercial certificates of deposit.....	18,515 96	19,808 63		
Due to banks and bankers.....			98 50	49 04
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....			24,359 46	24,586 18
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$45,610 69	\$48,525 03	\$54,205 22	\$53,899 51

STATE BANKING DEPARTMENT.

No. 282.

CITIZENS' STATE SAVINGS BANK OF PLAINWELL.

Organized October 27, 1903.

J. W. GILKEY, *President*; FRED F. PATTERSON, *Vice President*; A. I. SHEPARD, *Cashier*;
C. E. PELL, *Assistant Cashier*.

DIRECTORS.—J. W. Gilkey, T. G. Bachelder, E. P. Hackley, E. W. Bowman, F. F. Patterson, A. I. Shepard.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts	\$124,940 50	\$128,176 56	\$112,093 87	\$136,826 65
Bonds, mortgages and securities	75,088 75	72,738 75	74,805 75	71,493 75
Premiums paid on bonds	700 00	700 00	700 00	700 00
Overdrafts	318 26	519 39	1,187 43	1,642 27
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures	1,990 00	1,990 00	1,990 00	1,990 00
Other real estate				
Due from other banks and bankers (not reserve cities)	5,322 68	4,363 90	4,831 96	8,368 75
Items in transit	846 49	1,807 15	3,498 82	738 32
United States bonds				
Due from banks in reserve cities	25,005 63	22,007 24	25,904 56	23,475 63
Exchanges for clearing house				
U. S. and National bank currency	7,486 00	2,974 00	5,023 00	7,591 00
Gold coin	3,940 00	4,005 00	4,980 00	1,660 00
Silver coin	634 50	883 10	734 95	1,096 30
Nickels and cents	136 22	117 68	104 63	105 23
Checks, cash items and internal revenue account	469 41	264 31	247 80	1,572 06
Totals	\$250,378 44	\$244,047 08	\$239,602 77	\$260,759 96
Liabilities.				
Capital stock paid in	\$24,000 00	\$24,000 00	\$24,000 00	\$24,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	1,540 15	2,218 94	1,821 74	1,214 47
Dividends unpaid				
Commercial deposits subject to check	59,591 60	52,902 64	48,262 46	43,173 25
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	19,155 86	21,361 29	23,995 86	28,365 25
Savings certificates of deposit	143,590 83	141,064 21	134,022 71	161,006 99
Notes and bills rediscounted			5,000 00	
Bills payable				
Totals	\$250,378 44	\$244,047 08	\$239,602 77	\$260,759 96

No. 99.

PLYMOUTH UNITED SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

C. A. FISHER, *President*; T. V. QUACKENBUSH, *Vice President*; E. K. BENNETT, *Cashier*;
C. S. BUTTERFIELD, *Assistant Cashier*.

DIRECTORS.—William Livingstone, C. A. Fisher, G. S. Van Sickle, T. V. Quackenbush, E. K. Bennett,
W. O. Allen, T. C. Sherwood, Hoyt Post, D. D. Allen, O. A. Fraser, Peter Van Voorhies, John
Henderson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$288,046 01	\$294,317 27	\$295,629 80	\$276,476 48
Bonds, mortgages and securities.....	155,910 00	155,964 00	151,974 00	163,654 00
Premiums paid on bonds.....				
Overdrafts.....	23 97	2 83	24 83	8 89
Banking house.....	5,325 00	5,325 00	5,325 00	5,200 00
Furniture and fixtures.....	3,200 00	3,200 00	3,200 00	3,100 00
Other real estate.....	7,161 36	7,161 36	7,161 36	7,161 36
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,118 16	2,147 35	2,219 90	
United States bonds.....				
Due from banks in reserve cities.....	78,225 40	46,662 61	34,121 80	40,167 18
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,446 00	8,455 00	7,778 00	9,859 00
Gold coin.....	9,618 50	9,018 50	9,972 50	9,996 00
Silver coin.....	1,405 05	1,971 05	1,794 05	1,604 70
Nickels and cents.....	223 87	248 71	245 68	289 21
Checks, cash items and internal revenue account	10 40	368 79	151 48	66 20
Totals.....	\$561,713 72	\$534,872 47	\$519,598 40	\$517,583 02
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,434 70	7,594 08	9,948 91	7,891 02
Dividends unpaid.....	150 00	90 00	75 00	165 00
Commercial deposits subject to check.....	94,005 47	77,412 72	80,808 02	83,974 15
Commercial certificates of deposit.....	105 00	105 00	105 00	105 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	248,550 09	252,546 28	244,087 98	243,263 24
Savings certificates of deposit.....	123,468 46	107,124 39	94,573 49	92,184 61
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$561,713 72	\$534,872 47	\$519,598 40	\$517,583 02

STATE BANKING DEPARTMENT.

No. 275.

AMERICAN SAVINGS BANK, PONTIAC.

Organized April 28, 1903.

H. S. CHAPMAN, *President*; A. G. GRIGGS, *Vice President*; A. F. NEWBERRY, *Cashier*.

DIRECTORS.—H. S. Chapman, Fred B. Giddings, F. J. Poole, Oliver Perry, E. H. Farmer, A. G. Griggs, Geo. W. Dickinson, A. F. Newberry, C. A. Burr.

Resources.	Report of Jan. 20.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$125,207 19	\$124,095 99	\$119,664 45	\$139,427 25
Bonds, mortgages and securities.....	186,588 18	188,624 15	203,812 15	198,263 45
Premiums paid on bonds.....	100 00	100 00	100 00	100 00
Overdrafts.....	1,259 88	1,397 22	895 88	1,681 71
Banking house.....				
Furniture and fixtures.....	6,417 74	6,517 74	6,517 74	6,517 74
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			427 12	
United States bonds.....				
Due from banks in reserve cities.....	50,256 40	47,128 92	43,274 50	49,479 41
Exchanges for clearing house.....	561 40	530 69	185 82	171 76
U. S. and National bank currency.....	11,795 00	9,516 00	8,265 00	13,498 00
Gold coin.....	5,950 00	6,380 00	5,382 50	2,705 00
Silver coin.....	3,258 00	4,373 00	3,640 00	1,889 00
Nickels and cents.....	41 50	112 44	75 55	85 45
Checks, cash items and internal revenue account	300 38	132 79	18 74	54 78
Totals.....	\$421,735 67	\$388,908 94	\$392,265 45	\$413,826 55
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	216 93	1,213 57	2,643 38	574 61
Dividends unpaid.....	162 00	39 00	24 00	108 00
Commercial deposits subject to check.....	132,326 96	86,162 19	73,058 83	64,023 03
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	118,639 45	123,062 35	130,591 78	145,629 32
Savings certificates of deposit.....	117,890 33	125,901 83	133,447 46	150,491 59
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$421,735 67	\$388,908 94	\$392,265 45	\$413,826 55

No. 146.

THE FIRST COMMERCIAL BANK OF PONTIAC.

Organized December 24, 1892.

ABIRAM PARKER, *President*; WILLIAM H. DAWSON, *Vice President*; CHARLES E. WALDO, *Cashier*.

DIRECTORS.—Abiram Parker, Charles G. Freeman, Charles M. Crofoot, John H. Patterson, William H. Dawson, Charles E. Waldo, Alverdo A. Corwin.

Resources.	Report of Jan 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$864,244 51	\$833,165 61	\$840,388 28	\$894,602 11
Bonds, mortgages and securities.....	323,629 87	337,795 79	330,186 53	345,099 54
Premiums paid on bonds.....				
Overdrafts.....	1,097 20	3,134 36	1,696 99	1,386 73
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	3,500 00
Other real estate.....	8,537 55	8,537 55	8,487 55	6,362 74
Due from other banks and bankers (not reserve cities).....		21 28		
Items in transit.....	13,695 07	15,062 58	12,737 16	12,139 89
United States bonds.....				
Due from banks in reserve cities.....	116,453 68	123,050 85	178,897 21	157,030 14
Exchanges for clearing house.....	2,000 00	1,345 06	1,063 66	815 37
U. S. and National bank currency.....	28,275 00	31,537 00	30,890 00	28,533 00
Gold coin.....	39,600 00	39,847 50	42,965 00	45,915 00
Silver coin.....	3,900 00	4,900 00	3,600 00	5,000 00
Nickels and cents.....	496 94	388 36	528 82	821 83
Checks, cash items and internal revenue account	549 22	454 63	478 00	525 09
Totals.....	\$1,413,479 04	\$1,410,260 57	\$1,462,919 20	\$1,518,731 44
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	19,613 24	25,152 45	31,241 42	24,019 75
Dividends unpaid.....	110 00	60 00		
Commercial deposits subject to check.....	104,674 00	151,268 66	155,018 88	135,484 31
Commercial certificates of deposit.....	665,243 12	620,739 22	651,924 08	703,903 84
Due to banks and bankers.....	1,620 64	593 34	1,781 68	804 31
Certified checks.....	15,597 50	597 50	597 50	597 50
Cashier's checks outstanding.....				
Savings deposits.....	486,515 04	491,743 90	502,250 14	533,916 73
Savings certificates of deposit.....	105 50	105 50	105 50	5 50
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,413,479 04	\$1,410,260 57	\$1,462,919 20	\$1,518,731 44

No. 149.

THE OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

JOSHUA HILL, *President*; H. F. MESSINGER, *Vice President*; F. L. PERRY, *Cashier*;
G. F. PERRY, *Assistant Cashier*.

DIRECTORS.—Joshua Hill, H. F. Messinger, Chauncey Brace, J. A. Graley, J. A. Jacokes, H. Will Green, S. J. Patterson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$279,930 12	\$296,518 28	\$297,671 30	\$279,040 71
Bonds, mortgages and securities.....	343,755 06	343,057 59	354,105 78	354,418 88
Premiums paid on bonds.....				
Overdrafts.....	2,530 74	1,483 08	1,544 46	1,883 51
Banking house.....	6,800 00	6,800 00	6,800 00	6,800 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	1,696 92	1,696 92	1,696 92	1,931 47
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	123 63	342 89	3 63	3 63
United States bonds.....				
Due from banks in reserve cities.....	62,452 05	66,316 78	63,517 97	67,208 10
Exchanges for clearing house.....	2,173 49	1,775 49	1,022 73	861 03
U. S. and National bank currency.....	17,786 00	11,737 50	17,291 00	14,998 00
Gold coin.....	16,427 50	13,775 00	15,336 40	18,695 50
Silver coin.....	3,091 36	1,965 00	3,124 00	1,764 00
Nickels and cents.....	577 80	126 79	281 92	206 12
Checks, cash items and internal revenue account	1,708 13	2,545 94	384 17	629 38
Totals.....	\$742,052 80	\$751,141 26	\$765,780 28	\$751,440 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,700 00	8,700 00	8,700 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	636 72	3,326 47	1,311 43	1,798 88
Dividends unpaid.....	20 00			
Commercial deposits subject to check.....	92,823 35	78,728 12	86,023 32	71,943 76
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	349,892 47	353,386 16	363,214 04	360,193 23
Savings certificates of deposit.....	239,980 26	257,000 51	256,531 49	257,504 46
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$742,052 80	\$751,141 26	\$765,780 28	\$751,440 33

STATE BANKS OF MICHIGAN.

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No. 211.

PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

S. S. MATTHEWS, *President*; F. H. HALE, *Vice President*; CRAMER SMITH, *Cashier*;
ARTHUR C. BERGER, *Assistant Cashier*.

DIRECTORS.—S. S. Matthews, Frank H. Carroll, E. R. Webster, S. J. Tomlinson, Cramer Smith, Frank H. Hale, J. W. Smith.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$436,603 23	\$443,803 25	\$459,909 40	\$432,455 51
Bonds, mortgages and securities.....	310,203 01	312,278 00	329,810 14	360,485 73
Premiums paid on bonds.....	151 33	151 33	68 00	68 00
Overdrafts.....	1,532 50	329 25	404 12	1,052 44
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	3,800 00	3,800 00	3,800 00	3,800 00
Other real estate.....	496 91			
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	9,471 05	6,506 68	4,767 14	8,317 50
United States bonds.....	1,700 00	1,700 00	1,700 00	1,700 00
Due from banks in reserve cities.....	99,252 97	129,830 12	88,001 81	119,794 56
Exchanges for clearing house.....	807 99	2,692 37	2,428 16	1,954 71
U. S. and National bank currency.....	24,033 00	20,964 00	31,464 00	23,178 00
Gold coin.....	11,615 00	13,652 50	15,360 00	20,112 50
Silver coin.....	3,304 00	1,730 50	2,365 00	4,025 00
Nickels and cents.....	500 61	402 10	486 47	454 37
Checks, cash items and internal revenue account	1,660 26		80 40	71 51
Totals.....	\$913,631 86	\$946,140 59	\$949,144 64	\$985,969 83
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	22,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,707 09	5,353 57	3,529 47	5,146 03
Dividends unpaid.....	60 00			
Commercial deposits subject to check.....	160,318 47	193,781 88	142,481 86	123,103 38
Commercial certificates of deposit.....				
Due to banks and bankers.....	52,822 29	43,093 45	62,023 20	51,500 00
Certified checks.....		284 09	2,129 90	
Cashier's checks outstanding.....	1,703 81	1,001 81	1,481 44	722 95
Savings deposits.....	295,724 85	302,745 42	320,584 13	349,056 86
Savings certificates of deposit.....	329,295 35	329,880 37	346,914 64	384,439 92
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$913,631 86	\$946,140 59	\$949,144 64	\$985,969 83

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

A. D. BENNETT, *President*; J. G. O'NEILL, J. A. DAVIDSON, *Vice Presidents*; C. N. RUNNELS, *Cashier*; CHAS. D. BEARD, *Assistant Cashier*; S. W. MCFARLAND, *Auditor*.

DIRECTORS.—A. D. Bennett, J. G. O'Neill, J. A. Davidson, A. Dixon, G. C. Meisel, C. N. Runnels, M. W. Mills, S. L. Boyce.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,235,454 32	\$1,258,965 59	\$1,185,783 81	\$1,176,684 23
Bonds, mortgages and securities.....	532,926 37	534,600 09	472,181 34	480,550 47
Premiums paid on bonds.....				
Overdrafts.....	5,795 44	2,703 83	585 58	1,571 74
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	7,525 50	7,525 50	7,525 50	7,206 50
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from other banks and bankers (not reserve cities).....	9,215 72	10,066 21	4,480 98	6,894 71
Items in transit.....	48,008 86	58,001 82	37,915 53	37,289 01
United States bonds.....				
Due from banks in reserve cities.....	319,865 23	196,679 22	194,952 47	418,787 76
Exchanges for clearing house.....	19,098 35	20,108 31	51,714 08	55,229 21
U. S. and National bank currency.....	35,546 00	23,564 00	24,232 00	67,206 00
Gold coin.....	26,575 00	32,085 00	26,445 00	40,585 00
Silver coin.....	8,784 00	7,996 00	3,592 00	5,508 00
Nickels and cents.....	752 02	764 22	589 68	783 00
Checks, cash items and internal revenue account	610 84	516 18	494 19	718 05
Totals.....	\$2,283,157 65	\$2,186,575 97	\$2,043,492 16	\$2,332,015 68
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current expenses, interest and taxes paid.....	57,302 13	61,435 40	53,225 64	66,572 62
Dividends unpaid.....	1,375 00	625 00	625 00	685 00
Commercial deposits subject to check.....	997,529 68	839,034 37	782,983 35	968,510 78
Commercial certificates of deposit.....	67,605 18	119,611 40	49,097 22	110,957 03
Due to banks and bankers.....	53,868 34	47,276 89	67,583 40	54,599 71
Certified checks.....	650 82	600 00	1,100 00	2,050 00
Cashier's checks outstanding.....				
Savings deposits.....	929,826 50	942,992 91	913,877 55	953,640 54
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,283,157 65	\$2,186,575 97	\$2,043,492 16	\$2,332,015 68

STATE BANKS OF MICHIGAN.

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No. 375.

THE GERMAN-AMERICAN SAVINGS BANK OF PORT HURON.

*Organized July 23, 1907.

W. F. DAVIDSON, *President*; A. E. STEVENSON, *Vice President*; C. C. PECK, *Cashier*.

DIRECTORS.—W. F. Davidson, Albert E. Stevenson, Dudley E. Waters, C. C. Peck, Henry F. Marx, M. D. Smith.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Commenced business September 3, 1907.

STATE BANKING DEPARTMENT.

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

Corporate existence extended December 18, 1902.

HENRY McMORRAN, *President*; CHARLES F. HARRINGTON, *Vice President*;
EDMUND R. HARRINGTON, *Cashier*.

DIRECTORS.—Henry McMorran, Charles F. Harrington, A. C. Gray, Edmund R. Harrington, *Herman W. Stevens.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$268,802 57	\$278,383 33	\$265,218 43	\$266,478 87
Bonds, mortgages and securities.....	103,662 28	86,932 28	96,377 28	109,060 18
Premiums paid on bonds.....			89 87	
Overdrafts.....	1,170 46	1,170 74	1,785 28	525 89
Banking house.....				
Furniture and fixtures.....	1,659 06	1,659 06	1,659 06	1,659 06
Other real estate.....	9,779 08	9,798 55	9,798 55	9,200 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	819 22	149 59	9,769 00	380 00
United States bonds.....				
Due from banks in reserve cities.....	27,644 01	23,705 79	37,663 35	30,847 34
Exchanges for clearing house.....	1,095 81	1,380 64	5,490 75	2,874 14
U. S. and National bank currency.....	11,766 00	11,248 00	9,040 00	15,399 00
Gold coin.....	865 00	625 00	655 00	2,505 00
Silver coin.....	3,473 75	4,260 30	1,900 15	1,538 00
Nickels and cents.....	164 89	111 89	126 30	367 26
Checks, cash items and internal revenue account	515 04	14,860 41	498 36	602 44
Totals.....	\$431,417 17	\$434,285 58	\$440,071 38	\$441,437 18
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	25,197 19	27,306 86	27,108 96	24,145 11
Dividends unpaid.....	64 00	48 00	48 00	68 00
Commercial deposits subject to check.....	51,248 18	53,124 10	53,603 87	55,988 17
Commercial certificates of deposit.....	26,588 42	27,311 39	26,538 91	24,859 63
Due to banks and bankers.....				
Certified checks.....	100 00	97 70	397 70	359 63
Cashier's checks outstanding.....	1 00	2 30	51 30	10 00
Savings deposits.....	208,218 38	206,395 23	212,322 64	216,006 64
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$431,417 17	\$434,285 58	\$440,071 38	\$441,437 18

*Deceased, vacancy not filled.

No. 98.

THE ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, GEO. W. MOORE, *Vice Presidents*; F. T. MOORE, *Cashier*.

DIRECTORS.—Chas. Wellman, Geo. W. Moore, Silas Armstrong, E. G. Spalding, F. T. Moore, Mortimer Willson, S. A. Graham.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$756,214 36	\$793,967 05	\$783,118 21	\$833,971 24
Bonds, mortgages and securities.....	218,076 10	263,110 89	264,764 21	267,614 01
Premiums paid on bonds.....				
Overdrafts.....	6,821 01	3,572 29	4,977 97	7,602 95
Banking house.....	18,700 00	18,700 00	18,700 00	24,700 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	2,000 00
Other real estate.....	7,500 00	21,500 00	21,500 00	21,500 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	6,288 37	7,448 41	4,022 50	7,992 97
United States bonds.....				
Due from banks in reserve cities.....	246,324 35	175,859 48	197,767 77	129,935 47
Exchanges for clearing house.....	10,410 98	2,136 78	4,154 32	5,180 21
U. S. and National bank currency.....	50,281 00	14,858 00	72,541 00	48,123 00
Gold coin.....	31,635 00	9,900 00	2,950 00	6,430 00
Silver coin.....	1,925 50	1,929 00	2,697 50	3,602 00
Nickels and cents.....	235 30	259 72	437 21	512 96
Checks, cash items and internal revenue account	4,110 10	7,860 15	5,347 77	3,905 00
Totals.....	\$1,362,522 07	\$1,325,101 77	\$1,386,978 46	\$1,363,069 81
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	35,411 65	40,218 79	40,503 39	38,845 98
Dividends unpaid.....	18 00	12 00	12 00	
Commercial deposits subject to check.....	646,074 41	596,855 39	651,560 65	617,567 86
Commercial certificates of deposit.....	69,943 86	57,226 63	61,658 67	58,128 97
Due to banks and bankers.....				
Certified checks.....	638 30		313 30	100 00
Cashier's checks outstanding.....		13 30	500 00	
Savings deposits.....	510,435 85	530,775 66	532,430 45	548,427 00
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,362,522 07	\$1,325,101 77	\$1,386,978 46	\$1,363,069 81

STATE BANKING DEPARTMENT.

No. 330.

MAYNARD-ALLEN STATE BANK, PORTLAND.

Organized December 21, 1905.

C. H. MAYNARD, *President*; E. M. ALLEN, *Vice President*; GEO. W. BURHANS, *Cashier*.

DIRECTORS.—C. H. Maynard, E. M. Allen, Geo. W. Burhans, Umbra J. Maynard, F. H. Knox.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$119,834 76	\$123,776 14	\$118,089 16	\$129,064 20
Bonds, mortgages and securities.....	101,119 50	104,957 50	110,192 50	107,177 50
Premiums paid on bonds.....				
Overdrafts.....	1,222 91	4,839 12	2,779 66	4,321 25
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,793 76	1,793 76	1,793 76	1,793 76
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,836 18	4,736 29	1,699 99	2,000 00
United States bonds.....				
Due from banks in reserve cities.....	21,829 48	23,096 19	36,023 91	22,535 84
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,597 00	6,909 00	8,045 00	6,314 00
Gold coin.....	2,510 00	3,125 00	3,100 00	3,115 00
Silver coin.....	2,643 45	1,954 55	1,800 70	1,248 15
Nickels and cents.....	119 70	131 35	123 60	103 17
Checks, cash items and internal revenue account	447 51	156 78	47 81	216 07
Totals.....	\$267,954 25	\$279,478 68	\$287,696 09	\$281,878 94
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	11,883 54	11,883 54	11,883 54	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	388 52	1,999 96	2,810 57	4,722 35
Dividends unpaid.....				
Commercial deposits subject to check.....	74,456 35	73,536 47	80,238 84	64,133 26
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	18,112 31	30,373 09	43,785 02	61,641 83
Savings certificates of deposit.....	113,112 19	111,685 62	98,978 12	91,381 50
Cash over.....	1 34			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$267,954 25	\$279,478 68	\$287,696 09	\$281,878 94

STATE BANKS OF MICHIGAN.

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No. 217.

QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

M. S. SEGUR, *President*; N. H. ANDRUS, *Vice President*; PEARL POWER, *Cashier*.

DIRECTORS.—M. S. Segur, F. A. Roethlisberger, H. Chase, N. H. Andrus, Chas. H. Chase.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$77,073 31	\$75,406 62	\$90,660 56	\$104,508 86
Bonds, mortgages and securities.....	28,733 34	25,341 00	24,991 00	26,591 00
Premiums paid on bonds.....				
Overdrafts.....	509 93	339 42	810 51	113 57
Banking house.....				
Furniture and fixtures.....	1,636 00	1,636 00	1,636 00	1,636 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	7,751 98	7,290 78	5,412 52	1,755 60
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	24,016 39	20,076 57	23,476 25	8,754 28
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,198 00	5,611 00	3,622 00	3,678 00
Gold coin.....	3,060 00	3,010 00	3,045 00	3,015 00
Silver coin.....	868 10	733 80	873 15	712 00
Nickels and cents.....	86 57	81 39	79 81	93 04
Checks, cash items and internal revenue account	1,471 10	1,644 00	1,879 68	530 12
Totals.....	\$150,404 72	\$141,170 58	\$156,486 48	\$151,387 46
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,880 36	2,500 88	4,009 02	3,417 97
Dividends unpaid.....	51 00	24 00	9 00	
Commercial deposits subject to check.....	35,630 96	19,251 37	18,398 81	19,159 86
Commercial certificates of deposit.....	68,842 40	75,394 33	90,069 65	79,309 63
Due to banks and bankers.....				5,000 00
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$150,404 72	\$141,170 58	\$156,486 48	\$151,387 46

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

H. F. DOTY, *President*; J. W. CHAPMAN, *Vice President*; GEORGE E. TERPENING, *Cashier*.

DIRECTORS.—H. F. Doty, A. R. Chapman, J. W. Chapman, F. M. Stewart, L. H. Doty.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$117,908 23	\$117,166 23	\$123,911 04	\$125,506 22
Bonds, mortgages and securities.....	42,241 21	36,739 21	36,274 21	34,285 21
Premiums paid on bonds.....				
Overdrafts.....	2,131 27	548 57	903 88	1,872 05
Banking house.....				
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,235 05	1,513 11	1,434 01	2,083 22
Items in transit.....	676 24	714 16	2,496 44	1,683 56
United States bonds.....				
Due from banks in reserve cities.....	28,558 38	35,871 07	36,092 84	32,003 56
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,334 00	5,266 00	5,537 00	5,522 00
Gold coin.....	6,135 00	6,120 00	6,165 00	6,270 00
Silver coin.....	770 00	1,183 00	423 00	360 00
Nickels and cents.....	65 75	60 86	105 76	180 84
Checks, cash items and internal revenue account.....	149 99	406 83	367 55	1,231 88
Totals.....	\$208,405 22	\$206,789 04	\$214,910 23	\$212,198 04
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,566 28	8,412 07	10,232 74	7,003 21
Dividends unpaid.....				
Commercial deposits subject to check.....	39,206 65	38,682 53	42,855 29	44,548 99
Commercial certificates of deposit.....	130,632 29	128,476 51	130,822 20	129,645 84
Due to banks and bankers.....		217 93		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$208,405 22	\$206,789 04	\$214,910 23	\$212,198 04

No. 372.

THE COMMERCIAL SAVINGS BANK OF REED CITY.

Organized March 25, 1907.

JOSEPH GERBER, *President*; H. R. NIERGARTH, B. N. SAVIDGE, *Vice Presidents*; HARRY GERBER, *Cashier*; JOS. S. GERBER, *Assistant Cashier*.

DIRECTORS.—J. W. Patterson, Ernest King, C. Baarman, B. N. Savidge, William Gerber, Joseph Gerber, H. R. Niergarth, Harry Gerber, Jos. S. Gerber.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				\$18,494 54
Bonds, mortgages and securities.....				452 41
Premiums paid on bonds.....				
Overdrafts.....				
Net expense.....				662 76
Banking house.....				2,595 84
Furniture and fixtures.....				2,044 91
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				11,003 21
Exchanges for clearing house.....				
U. S. and National bank currency.....				3,333 00
Gold coin.....				435 00
Silver coin.....				656 00
Nickels and cents.....				86 32
Checks, cash items and internal revenue account				104 99
Totals.....				\$39,819 00
Liabilities.				
Capital stock paid in.....				\$23,095 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				6,405 71
Commercial certificates of deposit.....				300 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				1,130 29
Savings certificates of deposit.....				8,888 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$39,819 00

STATE BANKING DEPARTMENT.

No. 379.

*THE RICHLAND STATE BANK, RICHLAND.

Organized October 15, 1907.

E. G. READ, *President*; M. A. SNOW, *Vice President*; W. C. WHITNEY, *Cashier*.

DIRECTORS.—E. G. Read, Ira M. Peake, D. R. Chandler, Warren Fisher, Robert R. Telfer, Edward W. Stevens, Milo A. Snow, James Telfer, John Holden.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Commenced business October 22, 1907.

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND (LENOX P. O.).

Organized September 1, 1898.

JAMES E. WETER, *President*; ANDRE SIMMONS, FRANK W. FENNER, *Vice Presidents*;
FRANK J. HIRT, *Cashier*.DIRECTORS.—James E. Weter, Paul J. Ullrich, Andre Simmons, Geo. A. Bailey, Frank W. Fenner,
Charles Lindke, O. C. Lungerhausen, Daniel L. Rapelje, Frank J. Hirt.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$131,190 85	\$134,419 97	\$138,701 64	\$151,605 92
Bonds, mortgages and securities.....	147,953 25	150,091 00	160,866 16	171,053 55
Premiums paid on bonds.....				
Overdrafts.....	1,041 11	476 80	324 83	721 58
Banking house.....				
Furniture and fixtures.....	1,917 29	1,951 97	2,000 00	2,000 00
Other real estate.....	464 78	464 78	464 78	464 78
Due from other banks and bankers (not reserve cities).....	7,073 78	2,806 98	3,455 81	4,231 68
Items in transit.....	2,209 15	2,781 18	3,852 75	2,166 94
United States bonds.....				
Due from banks in reserve cities.....	48,433 73	51,479 16	47,852 40	33,319 85
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,794 00	11,002 00	7,129 00	5,135 00
Gold coin.....	9,640 00	9,795 00	9,245 00	9,125 00
Silver coin.....	719 20	2,613 55	3,232 05	1,168 20
Nickels and cents.....	95 02	222 97	166 20	94 59
Checks, cash items and internal revenue account	663 93	270 52	1,068 49	948 75
Totals.....	\$361,196 09	\$368,175 88	\$378,359 11	\$382,035 84
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	12,500 00	12,500 00	12,500 00
Undivided profits, less current expenses, interest and taxes paid.....	9,308 96	10,331 25	13,143 08	10,775 50
Dividends unpaid.....				30 00
Commercial deposits subject to check.....	26,971 94	28,573 15	31,371 35	34,041 77
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	215,585 84	218,815 34	230,523 00	235,700 03
Savings certificates of deposit.....	71,829 85	72,956 14	65,816 68	63,988 54
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$361,196 09	\$368,175 88	\$378,359 11	\$382,035 84

No. 332.

THE RIVER ROUGE SAVINGS BANK, RIVER ROUGE.

Organized January 17, 1906.

H. C. BURKE, *President*; E. M. LAMB, *Vice President*; O. C. G. LUTZ, *Cashier*.

DIRECTORS.—H. C. Burke, E. M. Lamb, Emmor Bales, Theophilus Belanger, C. A. Labadie, Charles Krause, J. H. Johnson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$35,908 09	\$32,046 58	\$43,727 87	\$39,879 18
Bonds, mortgages and securities.....	50,638 00	56,047 00	62,472 00	73,397 00
Premiums paid on bonds.....				
Overdrafts.....	245 62	1 19		419 01
Banking house.....	12,500 00	12,500 00	12,500 00	12,500 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....			435 22	823 86
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	6,688 85	7,890 50	10,981 13	26,976 85
Exchanges for clearing house.....		110 43	10 50	
U. S. and National bank currency.....	9,798 00	9,080 00	11,871 00	12,563 00
Gold coin.....	422 50	312 50	487 50	1,075 00
Silver coin.....	723 70	568 80	783 35	743 85
Nickels and cents.....	87 67	95 17	90 74	99 76
Checks, cash items and internal revenue account.....	661 25	10 00		159 97
Totals.....	\$120,673 68	\$121,662 17	\$146,359 31	\$221,637 48
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	500 00	500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	513 95	467 10	786 37	1,599 00
Dividends unpaid.....				
Commercial deposits subject to check.....	40,146 00	30,651 29	47,854 87	121,465 14
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....		101 55		
Cashier's checks outstanding.....				
Savings deposits.....	53,813 73	64,242 23	71,518 07	71,453 64
Savings certificates of deposit.....	700 00	700 00	700 00	619 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$120,673 68	\$121,662 17	\$146,359 31	\$221,637 48

No. 224.

THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

WM. C. CHAPMAN, *President*; M. I. BRABB, *Vice President*; H. J. TAYLOR, *Cashier*;
H. A. CASE, *Assistant Cashier*.DIRECTORS.—Wm. C. Chapman, J. A. Brewer, M. I. Brabb, L. E. Bedell, L. C. Axford, E. C. Crout,
Harry J. Taylor.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$137,162 44	\$137,162 57	\$140,889 66	\$151,593 82
Bonds, mortgages and securities.....	126,979 90	133,474 81	133,249 37	140,841 37
Premiums paid on bonds.....				
Overdrafts.....	1,393 31	2,851 67	1,669 96	653 93
Banking house.....	6,500 00	6,500 00	6,500 00	6,500 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,822 19	6,180 57	5,263 46	5,742 19
Items in transit.....	7,411 10	9,154 55	1,984 98	176 61
United States bonds.....				
Due from banks in reserve cities.....	26,871 05	25,456 24	34,742 67	27,367 06
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,297 00	3,427 00	6,195 00	10,618 00
Gold coin.....	5,085 00	4,820 00	5,735 00	7,080 00
Silver coin.....	931 45	1,121 35	844 40	857 00
Nickels and cents.....	121 08	150 79	152 73	121 62
Checks, cash items and internal revenue account	200 50	2,522 97	139 01	1,422 11
Totals.....	\$328,385 02	\$332,822 52	\$337,366 24	\$352,973 71
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,640 52	8,903 33	10,394 46	8,381 18
Dividends unpaid.....				
Commercial deposits subject to check.....	40,888 11	40,777 05	39,313 03	38,066 05
Commercial certificates of deposit.....	77 00	213 35	449 97	562 45
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	154,936 20	156,584 91	160,404 18	168,590 38
Savings certificates of deposit.....	94,843 19	96,343 88	96,904 60	107,373 65
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$328,385 02	\$332,822 52	\$337,366 24	\$352,973 71

No. 380.

*THE STATE SAVINGS BANK OF ROCHESTER.

Organized March 4, 1907.

GEORGE M. FLUMERFELT, *President*; PEARL J. O'BRIEN, *Vice President*; CHARLES A. BURR, *Cashier*.

DIRECTORS.—George M. Flumerfelt, Charles A. Burr, George Burr, John H. Dellman, Lewis C. Flumerfelt, P. J. O'Brien, Park Cutang, Plymouth R. Nott, Albert G. Griggs.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Commenced business October 24, 1907.

STATE BANKS OF MICHIGAN.

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No. 331.

THE ROCKFORD STATE BANK, ROCKFORD.

Organized January 9, 1906.

A. T. SLAGHT, *Acting President*; JAMES L. SNYDER, *Vice President*; DWIGHT F. BEVERLY, *Cashier*; E. C. JOHNSON, *Assistant Cashier*; C. C. B. KUTTS, *Auditor*.

DIRECTORS.—Dudley E. Waters, Peter Doran, James L. Snyder, Henry C. Hessler, Leigh E. Sears, D. F. Beverly, A. T. Slaght.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$36,591 76	\$43,366 38	\$37,721 60	\$30,648 88
Bonds, mortgages and securities.....	22,681 39	22,014 24	26,038 57	29,084 12
Premiums paid on bonds.....				
Overdrafts.....	438 30	130 05	719 53	247 60
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,054 03	2,659 95	2,830 55	
United States bonds.....				
Due from banks in reserve cities.....	8,330 44	6,309 29	6,333 50	9,305 87
Exchanges for clearing house.....		51 56	256 56	
U. S. and National bank currency.....	3,881 00	3,057 00	4,340 00	2,975 00
Gold coin.....	907 50	590 00	620 00	777 50
Silver coin.....	476 10	502 55	644 45	703 10
Nickels and cents.....	102 80	95 05	111 83	119 50
Checks, cash items and internal revenue account	6 56			105 00
Totals.....	\$79,469 88	\$83,776 07	\$84,616 59	\$78,966 57
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				400 00
Undivided profits, less current expenses, interest and taxes paid.....	524 87	1,087 07	1,490 25	360 42
Dividends unpaid.....				
Commercial deposits subject to check.....	22,359 27	18,798 27	16,469 56	16,288 17
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	16,791 08	17,078 46	18,818 11	20,444 89
Savings certificates of deposit.....	19,794 66	26,812 27	27,838 67	21,473 06
Suspense account.....				03
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$79,469 88	\$83,776 07	\$84,616 59	\$78,966 57

No. 354.

THE PRESQUE ISLE COUNTY SAVINGS BANK, ROGERS CITY.

Organized December 5, 1906.

PAUL H. HOEFT, *President*; G. COVEY, JR., *Vice President*; C. H. OSGOOD, *Cashier*.

DIRECTORS.—Paul H. Hoeft, G. Covey, Jr., Paul Bittner, Albert Sellke, Jos. Valentin, Rudolph Dueltgen, C. H. Osgood.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$30,483 05	\$50,508 14	\$55,678 69	\$68,126 48
Bonds, mortgages and securities.....	12,940 57	14,490 57	22,302 78	29,193 08
Premiums paid on bonds.....				
Overdrafts.....				2 48
Banking house.....	730 00	730 00	730 00	730 00
Furniture and fixtures.....	1,308 00	1,308 00	1,308 00	1,308 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	642 23			
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	25,369 74	30,239 98	27,181 33	13,964 04
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,894 00	6,599 00	5,250 00	3,622 00
Gold coin.....	315 00	365 00	405 00	605 00
Silver coin.....	730 00	434 25	687 85	797 00
Nickels and cents.....	54	1 06	46	36
Checks, cash items and internal revenue account	577 27	97 73	54 87	50 57
Totals.....	\$75,990 40	\$104,773 73	\$113,598 98	\$118,399 01
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				500 00
Undivided profits, less current expenses, interest and taxes paid.....	2 79	354 48	988 81	1,000 29
Dividends unpaid.....				36 00
Commercial deposits subject to check.....	25,366 95	40,353 78	36,936 31	25,658 23
Commercial certificates of deposit.....	791 64	323 83	539 32	995 72
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	500 00	500 00		
Savings deposits.....	9,970 13	15,305 22	23,926 53	33,586 58
Savings certificates of deposit.....	19,358 89	27,936 42	31,208 01	36,622 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$75,990 40	\$104,773 73	\$113,598 98	\$118,399 01

No. 194.

THE ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

M. I. BRABB, *President*; L. E. BEDELL, *Cashier*; J. J. BREWER, *Assistant Cashier*.

DIRECTORS.—M. I. Brabb, H. S. Evans, L. E. Bedell, M. A. Giddings, J. A. Brewer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$261,457 09	\$293,710 01	\$284,973 64	\$289,703 61
Bonds, mortgages and securities.....	226,491 17	230,103 26	233,226 65	233,004 10
Premiums paid on bonds.....				
Overdrafts.....	1,113 41	1,184 64	1,020 30	2,269 03
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....				
Other real estate.....	2,515 87	2,515 87	2,515 87	1,600 62
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,168 50	1,295 80	2,775 85	765 00
United States bonds.....				
Due from banks in reserve cities.....	95,984 97	63,236 88	59,621 89	73,860 34
Exchanges for clearing house.....				
U. S. and National bank currency.....	17,756 00	16,945 00	13,848 00	22,429 00
Gold coin.....	7,510 00	6,340 00	8,530 00	8,920 00
Silver coin.....	2,061 20	1,316 40	982 45	2,168 75
Nickels and cents.....	163 44	127 71	152 34	140 65
Checks, cash items and internal revenue account	271 45	387 02	510 36	454 25
Totals.....	\$622,493 70	\$622,165 59	\$613,157 35	\$640,315 35
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,143 66	13,490 34	16,272 75	12,702 42
Dividends unpaid.....				
Commercial deposits subject to check.....	60,845 71	53,070 79	56,604 41	47,646 48
Commercial certificates of deposit.....	2,732 24	3,076 23	2,097 24	1,808 24
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	454,629 70	458,006 00	446,290 88	483,242 39
Savings certificates of deposit.....	32,142 39	34,522 23	31,892 07	34,915 82
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$622,493 70	\$622,165 59	\$613,157 35	\$640,315 35

No. 371.

THE ROSCOMMON STATE BANK, ROSCOMMON.

*Organized May 2, 1907.

W. B. ORCUTT, *President*; H. L. COX, *Vice President*; HARRY J. COX, *Cashier*.

DIRECTORS.—W. B. Orcutt, J. Burt Kiely, Wm. F. Johnston, Andrew J. Price, E. A. Gaffney, H. L. Cox, Geo. G. Brown.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....			\$325 75	\$28,128 08
Bonds, mortgages and securities.....				3,346 28
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				538 00
Furniture and fixtures.....				584 94
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			9,416 18	2,049 37
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....			5,000 07	4,248 96
Exchanges for clearing house.....				
U. S. and National bank currency.....			922 00	713 00
Gold coin.....				205 00
Silver coin.....			72 05	267 65
Nickels and cents.....			9 52	24 75
Checks, cash items and internal revenue account.....			22 75	342 17
Totals.....			\$15,828 32	\$40,449 19
Liabilities.				
Capital stock paid in.....			\$12,250 00	\$16,180 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			3 95	82 79
Dividends unpaid.....				
Commercial deposits subject to check.....			3,431 27	15,981 27
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				250 00
Cashier's checks outstanding.....				
Savings deposits.....				2,059 76
Savings certificates of deposit.....			143 10	5,895 37
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$15,828 32	\$40,449 19

*Commenced business May 18, 1907.

No. 374.

THE ROYAL OAK SAVINGS BANK, ROYAL OAK.

*Organized July 29, 1907.

M. I. BRABB, *President*; JACOB ERB, *Vice President*; GEO. J. BAKER, *Cashier*.

DIRECTORS.—Elbert L. Buell, Louis Storz, C. G. Merrill, Jacob Erb, Wm. Sucking, John M. Peddaw, Geo. J. Baker, J. M. Lawson, Marvil I. Brabb.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Commenced business August 15, 1907.

No. 25.

*BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

BENTON HANCHETT, *President*; D. W. BRIGGS, H. C. POTTER, *Vice Presidents*; OTTO SCHUPP, *Cashier*; T. W. STALKER, S. S. ROBY, C. M. COPLIN, *Assistant Cashiers*.

DIRECTORS.—Benton Hanchett, H. C. Potter, D. W. Briggs, Gilbert M. Stark, A. W. Wright, Wm. Schuette, A. P. Bliss, F. G. Palmerton, Thomas Jackson, Arthur Hill, W. J. Wickes, E. P. Stone, Wm. Barie, Theodore Huss, Otto Schupp.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,075,854 65	\$2,256,917 88	\$2,801,598 81	\$2,972,582 85
Bonds, mortgages and securities.....	263,890 45	263,625 20	2,368,216 93	2,824,546 52
Premiums paid on bonds.....			21,018 10	10,108 60
Overdrafts.....	6,398 46	2,523 20	2,705 97	1,823 72
Banking house.....	29,000 00	29,000 00	56,500 00	56,500 00
Furniture and fixtures.....	5,000 00	5,000 00	15,000 00	15,000 00
Other real estate.....			1,447 95	1,363 47
Due from other banks and bankers (not reserve cities).....	245 95			10,036 50
Items in transit.....	5,768 04	2,272 00	6,336 50	390 07
United States bonds.....				
Due from banks in reserve cities.....	328,973 70	239,211 97	810,895 72	557,710 06
Exchanges for clearing house.....	7,903 92	8,357 76	21,475 82	7,404 46
U. S. and National bank currency.....	80,202 00	101,546 00	158,810 00	147,153 00
Gold coin.....	55,820 00	56,615 06	124,520 00	125,685 00
Silver coin.....	19,597 95	16,006 10	21,021 15	21,106 55
Nickels and cents.....	720 77	778 19	505 06	515 26
Checks, cash items and internal revenue account	76 02	252 90	419 04	619 22
Totals.....	\$2,879,451 91	\$2,982,106 20	\$6,410,471 17	\$6,252,535 28
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	400,000 00
Undivided profits, less current expenses, interest and taxes paid.....	39,145 12	49,525 14	223,382 57	30,840 91
Dividends unpaid.....	375 00	25 00		200 00
Commercial deposits subject to check.....	1,626,920 01	1,745,435 67	1,677,785 98	1,188,698 86
Commercial certificates of deposit.....	475,040 04	501,868 69	666,075 07	592,365 94
Due to banks and bankers.....	336,857 74	282,725 70	237,829 19	252,177 65
Certified checks.....	1,114 00	500 00	3,800 00	1,217 07
Cashier's checks outstanding.....		2,026 00	14,285 00	3,777 56
Savings deposits.....			2,987,313 36	3,383,257 29
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,879,451 91	\$2,982,106 20	\$6,410,471 17	\$6,252,535 28

*The Savings Bank of East Saginaw merged with Bank of Saginaw May 4th, 1907.

No. 38.

THE PEOPLE'S SAVINGS BANK OF SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; G. CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS.—John J. Rupp, G. Corning, J. Schwartz, W. B. Baum, J. F. Boynton, L. P. Mason, H. T. Wickes, R. H. Roys, F. P. Brewer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$455,887 70	\$484,275 44	\$523,774 06	\$518,246 83
Bonds, mortgages and securities.....	236,870 51	237,679 19	246,630 19	257,438 51
Premiums paid on bonds.....	1,014 63	1,014 63	988 63	455 19
Overdrafts.....	804 24	1,973 55	3,858 42	1,861 71
Banking house.....	16,150 00	19,750 00	19,750 00	20,000 00
Furniture and fixtures.....	2,789 68	2,789 68	2,789 68	4,000 00
Other real estate.....	1,681 31	1,681 31	1,681 31	1,600 31
Due from other banks and bankers (not reserve cities).....	9,006 14	9,006 14	.....	.....
Items in transit.....	1,186 39	1,005 32	2,413 16	1,147 56
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	167,317 74	112,233 58	150,942 22	121,277 70
Exchanges for clearing house.....	2,835 02	1,289 91	3,036 64	2,192 60
U. S. and National bank currency.....	26,247 00	28,196 00	31,631 00	31,701 00
Gold coin.....	16,675 05	17,704 65	18,386 95	16,469 00
Silver coin.....	2,184 60	1,832 60	2,414 90	1,522 65
Nickels and cents.....	172 34	128 40	90 32	185 25
Checks, cash items and internal revenue account	261 88	1,154 74	893 24	1,293 29
Totals.....	\$941,264 23	\$921,805 14	\$1,009,280 72	\$979,391 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,593 82	13,967 52	15,243 91	17,604 98
Dividends unpaid.....	.....	.....	.....	.....
Commercial deposits subject to check.....	202,425 03	152,593 95	186,189 14	165,281 98
Commercial certificates of deposit.....	55,112 64	76,507 39	121,936 82	109,004 14
Due to banks and bankers.....	1,623 70	.....	2,636 67	.....
Certified checks.....	50 00	.....	.....	1,700 00
Treasurer's checks outstanding.....	103 19	103 19	3,038 04	103 19
Savings deposits.....	572,355 85	578,633 09	580,236 14	585,697 31
Savings certificates of deposit.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$941,264 23	\$921,805 14	\$1,009,280 72	\$979,391 60

STATE BANKING DEPARTMENT.

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON P. BLISS, *President*; LORENZO T. DURAND, *Vice President*; CHARLES A. KHUEN, *Secretary and Treasurer*; SIDNEY G. ARNOLD, *Teller*.

DIRECTORS.—Lorenzo T. Durand, Charles E. Brenner, Aaron P. Bliss, Charles A. Khuen, John L. Jackson, Helon B. Allen, *R. H. Nason.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$317,901 91	\$313,061 52	\$335,758 41	\$371,040 98
Bonds, mortgages and securities.....	523,129 91	530,188 26	531,267 58	537,018 12
Premiums paid on bonds.....	200 00	100 00		
Overdrafts.....		95 65	114 87	2,624 99
Banking house.....				
Furniture and fixtures.....	1,417 50	1,416 50	1,404 00	1,340 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	105,175 70	124,515 71	115,076 82	106,504 49
Exchanges for clearing house.....	23 96		2,912 01	
U. S. and National bank currency.....	18,029 00	9,472 00	8,811 00	20,620 00
Gold coin.....	17,702 50	18,552 50	19,237 50	20,415 00
Silver coin.....	2,454 70	3,973 45	2,918 60	2,291 35
Nickels and cents.....	61 66	306 67	446 90	93 92
Checks, cash items and internal revenue account	1,387 20	1,691 69	43 84	40 14
Totals.....	\$987,484 04	\$1,003,673 95	\$1,017,991 53	\$1,061,988 99
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	85,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,661 73	13,096 95	19,976 51	6,410 50
Dividends unpaid.....	75 81	27 50		50 00
Commercial deposits subject to check.....		32,935 55	39,573 47	67,402 05
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	500 00	500 00	500 00	950 00
Cashier's checks outstanding.....				
Savings deposits.....	818,188 77	796,453 90	795,083 57	814,411 79
Savings certificates of deposit.....	35,057 70	35,660 05	37,857 98	37,764 65
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$987,484 04	\$1,003,673 95	\$1,017,991 53	\$1,061,988 99

*Deceased; successor not elected.

No. 44.

***SAVINGS BANK OF EAST SAGINAW, SAGINAW.**

Organized February 7, 1872.

Corporate existence extended January 28, 1902.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; OTTO SCHUPP, *Treasurer*;
CHARLES M. COPLIN, *Assistant Treasurer*.DIRECTORS.—Henry C. Potter, Augustus Schupp, James B. Peter, H. C. Potter, Jr., Gilbert M. Stark,
Wm. J. Bartow, Charles M. Coplin, Farnham Lyon, Otto Schupp.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$747,039 09	\$771,927 12		
Bonds, mortgages and securities.....	2,116,711 73	2,131,166 73		
Premiums paid on bonds.....	25,522 35	23,462 35		
Overdrafts.....	175 41	8 82		
Banking house.....	50,000 00	50,000 00		
Furniture and fixtures.....	10,000 00	10,000 00		
Other real estate.....	1,614 27	1,522 61		
Due from other banks and bankers (not reserve cities).....	8,377 51	8,445 13		
Items in transit.....	2,527 16	4,797 15		
United States bonds.....				
Due from banks in reserve cities.....	319,017 28	333,816 12		
Exchanges for clearing house.....	3,705 83	4,721 85		
U. S. and National bank currency.....	94,792 00	88,511 00		
Gold coin.....	71,020 00	70,760 00		
Silver coin.....	7,070 37	5,199 85		
Nickels and cents.....	374 52	143 13		
Checks, cash items and internal revenue account	71 90	156 10		
Totals.....	\$3,458,019 42	\$3,504,637 96		
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100 000 00		
Surplus fund.....	100,000 00	100,000 00		
Undivided profits, less current expenses, interest and taxes paid.....	127,488 94	132,710 13		
Dividends unpaid.....	100 00	100 00		
Commercial deposits subject to check.....	202,654 90	195,151 36		
Commercial certificates of deposit.....	125,322 51	134,274 57		
Due to banks and bankers.....				
Certified checks.....	185 00	355 00		
Cashier's checks outstanding.....	1,000 00			
Savings deposits.....	2,801,268 07	2,842,046 90		
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,458,019 42	\$3,504,637 96		

*Consolidated with Bank of Saginaw, Saginaw, May 4, 1907.



No. 29.

THE COMMERCIAL AND SAVINGS BANK OF SAINT CLAIR.

Organized October 16, 1886.

CHARLES C. JENKS, *President*; FRANKLIN MOORE, *Vice President*; RUSSELL S. JENKS, *Cashier*;
GEORGE E. WOLVIN, *Assistant Cashier*.DIRECTORS.—Charles C. Jenks, E. C. Recor, Wm. L. Jenks, John H. Jenks, Franklin Moore, Charles
Beyschlag, J. George Zink.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$281,519 25	\$268,375 07	\$263,422 18	\$312,746 16
Bonds, mortgages and securities.....	95,640 87	95,946 87	101,517 45	108,837 94
Premiums paid on bonds.....				
Overdrafts.....	28 74	1,091 10	128 42	205 08
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....				
Other real estate.....	4,000 00	3,850 00	3,850 00	3,750 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		750 00		
United States bonds.....				
Due from banks in reserve cities.....	42,207 13	40,832 63	32,365 78	64,580 82
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,099 00	9,108 00	8,999 00	11,629 00
Gold coin.....	7,102 50	7,932 50	9,690 00	8,027 50
Silver coin.....	1,969 85	1,238 45	1,438 00	1,401 15
Nickels and cents.....	68 40	50 73	78 98	25 31
Checks, cash items and internal revenue account	390 58	241 90	471 55	341 14
Totals.....	\$445,526 32	\$432,917 25	\$425,431 36	\$515,044 05
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,401 40	13,805 74	15,813 24	13,209 27
Dividends unpaid.....	210 00			65 00
Commercial deposits subject to check.....	80,221 47	66,164 06	62,909 60	106,147 32
Commercial certificates of deposit.....	1,419 25	701 28	874 70	1,607 20
Due to banks and bankers.....				
Certified checks.....	50 00			48 95
Cashier's checks outstanding.....				
Savings deposits.....	241,295 83	244,208 68	240,546 84	299,597 87
Savings certificates of deposit.....	49,928 37	48,037 49	45,286 98	34, 68 44
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$445,526 32	\$432,917 25	\$425,431 36	\$515,044 05

No. 39.

THE CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; R. C. DEXTER, *Treasurer*.

DIRECTORS.—Albert J. Baldwin, C. E. Ball, P. E. Walsworth, G. Pennell, C. C. Vaughan, Jno. C. Hicks, O. P. De Witt, F. A. Percy.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$44,462 96	\$42,385 08	\$38,097 91	\$49,711 64
Bonds, mortgages and securities.....	342,336 91	340,707 03	337,936 02	341,076 02
Premiums paid on bonds.....	4,000 00	4,000 00	4,000 00	3,500 00
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	1,511 76	1,479 47	1,479 47	1,479 47
Due from other banks and bankers (not reserve cities).....	7,260 56	7,293 58	16,425 06	5,148 92
Items in transit.....		575 00		
United States bonds.....				
Due from banks in reserve cities.....	58,337 45	73,337 45	83,337 45	91,500 29
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,078 00	10,531 00	12,154 00	13,545 00
Gold coin.....	14,500 00	14,500 00	14,500 00	14,500 00
Silver coin.....	157 45	166 60	150 10	134 50
Nickels and cents.....	2 31	1 73	1 40	50
Checks, cash items and internal revenue account	39 55	187 48	94 00	2 25
Totals.....	\$481,686 95	\$495,164 42	\$508,775 41	\$520,658 59
Liabilities.				
Capital stock paid in.....	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00
Surplus fund.....	5,600 00	5,600 00	5,600 00	5,600 00
Undivided profits, less current expenses, interest and taxes paid.....	5,454 45	10,757 41	8,231 99	7,866 88
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	396,349 09	400,704 64	414,571 82	430,251 80
Savings certificates of deposit.....	46,283 41	50,102 37	52,371 60	48,939 91
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$481,686 95	\$495,164 42	\$508,775 41	\$520,658 59

STATE BANKING DEPARTMENT.

No. 45.

THE STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

F. A. TRAVIS, *President*; JESSE SULLIVAN, *Vice President*; J. W. FITZGERALD, *Cashier*.

DIRECTORS.—F. A. Travis, O. W. Munger, Jesse Sullivan, J. W. Fitzgerald, G. E. Corbin, Otis Fuller, Martin V. Weller, J. J. Keiser, F. L. Shiley.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$211,333 44	\$212,874 04	\$197,775 22	\$204,851 61
Bonds, mortgages and securities.....	172,751 18	185,070 18	191,077 18	199,340 23
Premiums paid on bonds.....				
Overdrafts.....	1,633 20	999 80	1,082 24	1,090 56
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	5,702 91	5,702 91	5,702 91	2,276 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	385 00	1,980 43	324 54	525 56
United States bonds.....				
Due from banks in reserve cities.....	64,295 84	70,027 00	57,300 81	21,216 02
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,515 00	13,094 00	16,530 00	17,012 00
Gold coin.....	6,185 00	6,680 00	7,055 00	6,900 00
Silver coin.....	2,164 00	1,775 00	3,272 00	2,589 00
Nickels and cents.....	80 60	102 92	125 49	105 57
Checks, cash items and internal revenue account	1,519 78	1,502 47	679 93	71 11
Totals.....	\$487,566 04	\$510,808 75	\$491,925 32	\$466,977 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,500 00	10,500 00	10,500 00	10,500 00
Undivided profits, less current expenses, interest and taxes paid.....	6,492 06	7,888 12	9,249 61	6,911 76
Dividends unpaid.....				
Commercial deposits subject to check.....	96,744 84	98,902 23	93,492 53	78,975 45
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	178,495 73	195,836 44	189,643 58	189,006 92
Savings certificates of deposit.....	145,333 41	147,681 96	139,039 60	131,581 53
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$487,566 04	\$510,808 75	\$491,925 32	\$466,977 66

No. 31.

UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JAMES FORBES, *Vice President*; O. O. JORDAN, *Cashier*.

DIRECTORS.—A. W. Wells, James Forbes, O. O. Jordan, Wm. Frick, J. O. Wells, A. J. Wallace, L. C. Fyfe.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$219,206 77	\$224,342 04	\$228,140 10	\$215,630 71
Bonds, mortgages and securities.....	52,159 93	53,009 93	54,635 00	65,235 00
Premiums paid on bonds.....				
Overdrafts.....	298 36	394 27	184 85	924 68
Banking house.....	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,166 33	1,370 05	1,370 05	1,178 92
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		1,269 19		30,609 39
Items in transit.....	4,353 09		3,118 73	
United States bonds.....				
Due from banks in reserve cities.....	149,602 13	99,605 24	71,553 19	97,439 63
Exchanges for clearing house.....	4,236 91	845 90	933 83	789 28
U. S. and National bank currency.....	23,630 00	26,292 00	25,837 00	36,055 00
Gold coin.....	4,500 00	4,542 50	5,252 50	5,065 00
Silver coin.....	1,710 60	2,020 75	2,135 70	5,128 60
Nickels and cents.....	541 56	468 48	321 88	254 87
Checks, cash items and internal revenue account	146 79	225 61	154 00	155 80
Totals.....	\$466,461 47	\$419,285 96	\$398,516 83	\$463,386 88
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,750 81	4,160 95	4,945 06	1,730 22
Dividends unpaid.....	276 00	60 00		55 00
Commercial deposits subject to check.....	376,341 19	330,863 54	299,720 47	298,187 78
Commercial certificates of deposit.....	28,093 47	24,201 47	20,737 80	11,469 32
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....			13,113 50	81,924 56
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$466,461 47	\$419,285 96	\$598,516 83	\$463,386 88

No. 42.

THE COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERS, *President*; J. O. HILTON, *Vice President*; F. H. BERNARD, *Cashier*;
WILLIS G. WEST, *Assistant Cashier*.

DIRECTORS.—L. Saviers, J. O. Hilton, A. S. McIntyre, J. W. Bernard, C. C. Barton, N. White, Carl S. Harrington.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$138,193 14	\$141,555 27	\$138,260 46	\$175,019 42
Bonds, mortgages and securities.....	60,685 25	61,566 75	62,266 75	63,899 75
Premiums paid on bonds.....	175 00	175 00	175 00	175 00
Overdrafts.....	527 98	211 36	1,402 56	275 56
Banking house.....	11,384 54	11,384 54	11,384 54	11,386 54
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	12 80	9 23	23 67	6 00
United States bonds.....				
Due from banks in reserve cities.....	95,764 56	91,731 97	75,752 84	47,478 31
Exchanges for clearing house.....				
U. S. and National bank currency.....	13,258 00	13,450 00	16,803 00	10,930 00
Gold coin.....	1,410 00	1,480 00	1,605 00	1,765 00
Silver coin.....	1,533 00	1,295 00	1,549 50	1,688 25
Nickels and cents.....	225 27	240 91	243 72	295 75
Checks, cash items and internal revenue account	724 82	4,118 80	568 42	757 03
Totals.....	\$325,771 48	\$329,095 95	\$311,912 57	\$315,553 72
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,272 76	1,705 06	2,742 00	3,414 45
Dividends unpaid.....				
Commercial deposits subject to check.....	68,244 29	63,848 52	46,185 94	47,425 63
Commercial certificates of deposit.....	5 00	5 00	5 00	5 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	64,248 48	72,259 17	80,399 55	80,713 35
Savings certificates of deposit.....	162,000 95	161,278 20	152,580 08	153,995 29
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$325,771 48	\$329,095 95	\$311,912 57	\$315,553 72

No. 197.

GRATIOT COUNTY STATE BANK OF SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President*; H. J. TUGER, *Vice President*; B. A. CHURCH, *Cashier*;
F. M. THEDGAR, *Assistant Cashier*.

DIRECTORS.—A. B. Darragh, W. O. Watson, H. J. Tuger, D. E. Harrison, B. A. Church.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$104,136 34	\$98,995 98	\$96,230 96	\$114,630 68
Bonds, mortgages and securities ..	17,366 64	22,410 00	28,660 00	28,735 00
Premiums paid on bonds.....				
Overdrafts.....	932 29	685 68	455 29	2,344 20
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				204 65
Due from other banks and bankers (not reserve cities)				
Items in transit.....	293 18	179 95	176 00	474 10
United States bonds.....				
Due from banks in reserve cities.....	44,606 71	56,254 35	78,632 19	29,573 54
Exchanges for clearing house..				
U. S. and National bank currency.....	8,718 00	6,807 00	7,877 00	8,300 00
Gold coin.....	2,065 00	2,025 00	1,020 00	1,340 00
Silver coin.....	2,274 00	3,079 00	2,317 00	2,032 00
Nickels and cents.....	78 11	108 88	73 53	294 68
Checks, cash items and internal revenue account	242 56	73 78	114 74	145 53
Totals.....	\$181,711 83	\$191,619 62	\$216,556 71	\$189,074 38
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	720 00	1,449 83	2,410 80	2,141 39
Dividends unpaid.....				
Commercial deposits subject to check.....	63,064 77	68,649 58	88,885 08	48,983 38
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	41,188 43	44,575 94	45,204 50	54,658 59
Savings certificates of deposit.....	46,738 63	46,944 27	50,056 33	53,291 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$181,711 83	\$191,619 62	\$216,556 71	\$189,074 38

No. 265.

THE CITIZENS' BANK OF SALINE, SALINE.

Organized October 27, 1902.

W. H. DAVENPORT, *President*; G. L. HOYT, *Vice President*; B. P. DAVENPORT, *Cashier*.

DIRECTORS.—W. H. Davenport, B. P. Davenport, E. A. Hauser, G. L. Hoyt, Jno. W. Hull, G. C. Townsend, John Gordon.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$174,012 99	\$179,000 53	\$204,496 76	\$203,652 44
Bonds, mortgages and securities.....	101,603 65	101,363 64	104,563 64	99,938 64
Premiums paid on bonds.....				
Overdrafts.....	7 53		81	22
Banking house.....				
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....			117 43	1,062 97
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		150 00	150 00	
United States bonds.....				
Due from banks in reserve cities.....	63,676 09	74,382 54	79,216 58	64,473 69
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,167 00	9,877 00	7,880 00	12,771 00
Gold coin.....	7,030 00	7,145 00	7,180 00	7,300 00
Silver coin.....	838 30	890 50	764 85	859 50
Nickels and cents.....	44 03	36 41	44 69	45 49
Checks, cash items and internal revenue account.....				
Totals.....	\$359,179 59	\$374,645 62	\$406,234 76	\$391,893 95
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,500 00	6,500 00	6,500 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,890 40	14,609 88	14,773 70	11,368 61
Dividends unpaid.....	20 00			5 00
Commercial deposits subject to check.....	118,560 34	127,295 63	142,410 03	115,401 01
Commercial certificates of deposit.....				
Due to banks and bankers.....		17 50		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	198,208 85	201,222 61	217,551 03	233,119 33
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$359,179 59	\$374,645 62	\$406,234 76	\$391,893 95

No. 231.

STATE BANK OF SANDUSKY, SANDUSKY.

Organized May 23, 1901.

A. E. SLEEPER, *President*; JAS. MCCAREN, *Vice President*; A. R. SCHELL, *Cashier*;
M. A. MOORE, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, A. R. Schell, Jno. P. Niggeman, Jr., Lincoln Avery, James McCaren.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$71,656 07	\$67,135 24	\$75,722 21	\$73,265 80
Bonds, mortgages and securities.....	11,114 50	15,634 50	16,761 00	16,517 00
Premiums paid on bonds.....				
Overdrafts.....	337 26	467 59	298 37	214 59
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,615 50	1,615 50	1,615 50	1,615 50
Other real estate.....	2,249 76	1,379 39	1,379 39	3,364 89
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	473 76	473 76		
United States bonds.....				
Due from banks in reserve cities.....	15,687 31	29,723 92	36,183 06	36,244 21
Exchanges for clearing house.....	258 42	347 69	527 07	
U. S. and National bank currency.....	7,299 00	7,875 00	5,798 00	4,476 00
Gold coin.....	3,000 00	3,370 00	3,475 00	3,555 00
Silver coin.....	1,076 80	1,397 50	1,915 25	762 55
Nickels and cents.....	1 46	7 08	11 31	7 18
Checks, cash items and internal revenue account	664 37			176 11
Totals.....	\$118,434 21	\$132,327 17	\$146,686 16	\$143,198 83
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,500 00	3,500 00	3,500 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,829 60	1,747 34	1,890 72	937 21
Dividends unpaid.....				
Commercial deposits subject to check.....	21,100 32	32,084 87	42,631 26	35,151 00
Commercial certificates of deposit.....	56,208 22	46,605 83	35,618 84	24,787 77
Due to banks and bankers.....	3,105 90			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	5,305 55	5,400 86	6,119 84	7,414 69
Savings certificates of deposit.....	6,384 62	22,988 27	36,925 50	50,908 16
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$118,434 21	\$132,327 17	\$146,686 16	\$143,198 83

STATE BANKING DEPARTMENT.

No. 200.

TRUMAN MOSS STATE BANK, SANDUSKY.

Organized October 21, 1897.

J. H. MILLS, *President*; ELIZABETH M. M. ANKETELL, *Vice President*; J. H. HANDS, *Cashier*.

DIRECTORS.—J. H. Mills, Elizabeth M. M. Anketell, T. J. Anketell, John O'Connor, Jeremiah O'Connor.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$102,150 01	\$106,932 74	\$119,343 64	\$132,177 72
Bonds, mortgages and securities.....	11,441 00	12,170 00	11,270 00	11,621 31
Premiums paid on bonds.....				
Overdrafts.....	621 15	2,821 63	1,363 96	2,649 90
Banking house.....	1,575 00	1,575 00	1,575 00	1,575 00
Furniture and fixtures.....	700 00	700 00	700 00	700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	105 90			
Items in transit.....	864 15	2,162 46	728 08	490 26
United States bonds.....				
Due from banks in reserve cities.....	45,815 93	27,868 61	6,241 33	12,706 60
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,494 00	3,340 00	5,599 00	3,934 00
Gold coin.....	3,470 00	3,895 00	4,200 00	4,800 00
Silver coin.....	596 25	235 50	734 90	703 06
Nickels and cents.....	30 77	35 88	47 30	73 64
Checks, cash items and internal revenue account	237 36	36 96	53 63	29 50
Totals.....	\$170,101 52	\$161,773 78	\$151,856 84	\$171,431 07
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,487 07	3,505 99	4,254 06	4,653 24
Dividends unpaid.....				
Commercial deposits subject to check.....	63,210 56	50,295 10	44,061 95	43,389 23
Commercial certificates of deposit.....	43,869 70	32,063 16	21,019 42	35,415 31
Due to banks and bankers.....			272 41	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	30,534 19	45,908 53	52,249 00	57,973 29
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$170,101 52	\$161,773 78	\$151,856 84	\$171,431 07

No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 16, 1900.

STEPHEN M. CRAWFORD, *President*; L. C. DAVID, *Vice President*; Wm. H. HUNT, *Cashier*.

DIRECTORS.—Stephen M. Crawford, J. J. Granger, Geo. Liverton, L. C. David, H. N. Lee, A. L. Fleming, Chas. E. Huhn.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$62,365 51	\$59,200 17	\$78,399 09	\$90,851 86
Bonds, mortgages and securities.....	85,500 03	91,490 03	90,209 76	97,429 10
Premiums paid on bonds.....				
Overdrafts.....	3 77	199 19	101 82	22 42
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	31,900 97	47,467 87	46,857 10	25,126 94
Exchanges for clearing house.....			10,000 00	
U. S. and National bank currency.....	6,075 00	7,340 00	7,552 00	4,516 00
Gold coin.....	3,000 00	3,000 00	3,000 00	3,000 00
Silver coin.....	1,025 25	431 20	913 25	1,263 25
Nickels and cents.....	143 80	150 14	121 10	123 67
Checks, cash items and internal revenue account.....	31 78	477 64	89 74	50 47
Totals.....	\$192,546 11	\$212,256 24	\$209,693 86	\$214,883 71
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,406 34	4,087 77	4,442 10	3,887 71
Dividends unpaid.....	140 00	20 00		100 00
Commercial deposits subject to check.....	32,488 72	33,486 51	38,954 78	37,864 06
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	131,511 05	149,661 96	141,296 98	148,031 94
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$192,546 11	\$212,256 24	\$209,693 86	\$214,883 71

No. 350.

THE FRUIT GROWER'S STATE BANK OF SAUGATUCK, MICH.

Organized September 3, 1906.

A. B. TAYLOR, *President*; D. M. GERBER, *Vice President*; W. R. TAKKEN, *Cashier*;
A. B. TAYLOR, JR., *Assistant Cashier*.

DIRECTORS.—A. B. Taylor, W. R. Takken, Fred Wade, D. M. Gerber, E. E. Weed.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$112,445 91	\$88,497 83	\$84,518 39	\$91,693 42
Bonds, mortgages and securities.....	58,012 70	66,125 59	70,275 59	86,250 59
Premiums paid on bonds.....				
Overdrafts.....	304 77	42 64	41 35	136 20
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,750 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		3,183 50		
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	13,464 61	15,612 31	12,036 21	21,162 56
Exchanges for clearing house.....	1,526 97	90 26		
U. S. and National bank currency.....	6,401 00	3,618 00	3,608 00	7,787 00
Gold coin.....	1,132 50	1,292 50	1,827 50	2,970 00
Silver coin.....	565 65	928 65	1,373 55	790 20
Nickels and cents.....	170 44	166 18	137 44	71 01
Checks, cash items and internal revenue account	133 59	61 43	88 48	115 38
Totals.....	\$199,158 14	\$182,618 89	\$178,906 51	\$216,726 36
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	849 07	873 86	691 53	1,535 71
Dividends unpaid.....				
Commercial deposits subject to check.....	32,119 20	31,814 43	28,732 71	37,224 63
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	57,988 66	55,661 77	56,417 01	69,221 24
Savings certificates of deposit.....	73,201 21	69,268 83	68,065 26	83,744 78
Notes and bills rediscounted.....	5,000 00			
Bills payable.....	5,000 00			
Totals.....	\$199,158 14	\$182,618 89	\$178,906 51	\$216,726 36

STATE BANKS OF MICHIGAN.

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No. 269.

CENTRAL SAVINGS BANK, SAULT STE. MARIE.

Organized November 25, 1902.

J. L. LIPSETT, *President*; C. E. AINSWORTH, *Vice President*; T. F. KILBY, *Cashier*;
A. WESLEY CLARKE, *Assistant Cashier*.

DIRECTORS.—J. L. Lipsett, C. E. Ainsworth, M. N. Hunt, Robert N. Adams, J. V. Moran, Jay W. Sutton, Wm. M. Everett, R. G. Ferguson, W. H. Peck, Geo. Bridge, Thos. F. Kilby.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$246,154 94	\$250,186 81	\$279,043 94	\$291,160 97
Bonds, mortgages and securities.....	30,800 17	30,850 17	38,131 45	37,729 26
Premiums paid on bonds.....				
Overdrafts.....	352 87	2,521 59	331 44	562 91
Banking house.....				
Furniture and fixtures.....	8,163 62	8,163 62	8,170 07	8,170 07
Other real estate.....	1,400 00	1,400 00	1,400 00	170 00
Due from other banks and bankers (not reserve cities).....	9,209 18	1,678 65	3,217 08	4,309 60
Items in transit.....	1,124 44	3,754 18	867 74	816 50
United States bonds.....				
Due from banks in reserve cities.....	54,118 62	54,948 60	56,505 18	46,792 39
Exchanges for clearing house.....	12,833 85	467 00	3,575 95	5,505 28
U. S. and National bank currency.....	18,014 00	18,970 00	21,480 60	25,229 00
Gold coin.....	592 50	732 50	792 50	1,615 00
Silver coin.....	1,983 50	946 65	1,929 30	2,171 40
Nickels and cents.....	379 54	264 80	352 56	338 95
Checks, cash items and Internal revenue account				
Totals.....	\$394,136 23	\$383,893 57	\$415,797 71	\$424,571 33
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100 000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,773 32	2,485 55	4,907 66	7,346 18
Dividends unpaid.....				
Commercial deposits subject to check.....	172,878 43	140,422 75	177,758 71	176,588 42
Commercial certificates of deposit.....	19,983 33	28,792 97	26,134 28	28,484 60
Due to banks and bankers.....		437 97		
Certified checks.....	1,000 00			135 77
Cashier's checks outstanding.....				
Savings deposits.....	92,501 15	97,754 33	101,997 06	107,016 36
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$394,136 23	\$383,893 57	\$415,797 71	\$424,571 33

No. 54.

SAULT SAVINGS BANK, SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; M. J. WEAVER, *Vice President*; E. L. STANLEY, *Cashier*;
D. E. VAN DUSEN, *Assistant Cashier*.

DIRECTORS.—George Kemp, C. E. Ainsworth, W. L. Murdock, J. H. Steere, Wm. Chandler, M. J. Weaver, Frank Perry, M. J. Magee, Henry Hickler, Albert L. Ferguson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$756,959 27	\$716,753 55	\$778,144 30	\$803,503 77
Bonds, mortgages and securities.....	159,677 02	178,637 02	178,217 92	183,039 28
Premiums paid on bonds.....				
Overdrafts.....	1,417 79	4,793 08	3,308 41	4,092 32
Banking house.....	35,000 00	35,000 00	35,000 00	35,000 00
Furniture and fixtures.....	1,500 00	1,520 00	1,520 00	1,520 00
Other real estate.....	3,916 00	3,916 00	818 49	818 49
Due from other banks and bankers (not reserve cities).....	3,512 40	3,347 46	764 50	3,881 22
Items in transit.....	4,774 90	3,986 83	327 96	310 53
United States bonds.....				
Due from banks in reserve cities.....	139,882 73	138,655 94	88,214 01	71,339 27
Exchanges for clearing house.....	4,120 00	4,319 05	3,501 02	3,970 59
U. S. and National bank currency.....	36,222 00	50,226 00	50,800 00	66,349 00
Gold coin.....	8,155 00	5,192 50	3,235 00	3,115 00
Silver coin.....	2,365 00	2,180 70	4,385 27	2,479 90
Nickels and cents.....	44 23	130 33	110 23	218 96
Checks, cash items and internal revenue account	150 43	369 58	100 00	12 98
Totals.....	\$1,157,696 77	\$1,149,028 04	\$1,148,447 11	\$1,179,651 31
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,532 44	2,948 72	9,734 36	6,363 19
Dividends unpaid.....	265 00	185 00	160 00	50 00
Commercial deposits subject to check.....	473,918 04	429,771 49	426,959 05	429,700 63
Commercial certificates of deposit.....	148,720 23	170,430 74	161,198 34	126,145 74
Due to banks and bankers.....	804 92			1,213 19
Certified checks.....	2,862 88	2,716 93	1,006 03	1,848 03
Cashier's checks outstanding.....	50 61	51 36	1,355 70	126 36
Savings deposits.....	394,542 65	407,923 80	412,433 63	429,204 17
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				50,000 00
Totals.....	\$1,157,696 77	\$1,149,028 04	\$1,148,447 11	\$1,179,651 31

No. 204.

STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. McPHAIL, *President*; F. J. READER, *Vice President*; E. L. COLK, *Cashier*;
A. R. SIEGEL, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, C. A. McPhail, F. J. Reader, W. S. Richardson, E. L. Cole, Kathryn Cole.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$56,815 39	\$55,671 40	\$66,514 52	\$68,696 95
Bonds, mortgages and securities.....	52,062 16	56,121 49	58,901 45	45,143 71
Premiums paid on bonds.....				
Overdrafts.....	65 97	6 13	71 13	295 71
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....	750 00	750 00	750 00	750 00
Due from other banks and bankers (not reserve cities).....	1,462 86	659 10	2,352 69	1,451 06
Items in transit.....	280 25	1,106 38	67 04	67 04
United States bonds.....				
Due from banks in reserve cities.....	6,648 62	15,851 87	6,029 59	12,680 87
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,499 00	4,182 00	5,012 00	5,706 00
Gold coin.....	265 00	477 50	942 50	1,427 50
Silver coin.....	1,504 55	362 55	373 40	670 00
Nickels and cents.....	4 77	25 33	5 01	80 89
Checks, cash items and internal revenue account	310 47	38 84	352 70	37 88
Totals.....	\$130,469 04	\$142,052 59	\$148,172 03	\$143,797 61
Liabilities.				
Capital stock paid in.....	\$15,500 00	\$15,500 00	\$15,500 00	\$15,500 00
Surplus fund.....	11,500 00	11,500 00	11,500 00	11,500 00
Undivided profits, less current expenses, interest and taxes paid.....	330 24	1,411 08	2,613 02	4,210 62
Dividends unpaid.....				
Commercial deposits subject to check.....	32,332 49	38,781 36	31,328 22	35,876 62
Commercial certificates of deposit.....				
Due to banks and bankers.....	108 65	255 70	585 52	168 90
Certified checks.....				
Cashier's checks outstanding.....	10 00	229 00	282 41	145 00
Savings deposits.....	48,047 56	52,156 37	57,064 93	52,149 33
Savings certificates of deposit.....	16,640 10	22,219 08	27,307 93	24,247 14
Notes and bills rediscounted.....				
Bills payable.....	6,000 00		2,000 00	
Totals.....	\$130,469 04	\$142,052 59	\$148,172 03	\$143,797 61

No. 251.

THE SEBEWAING STATE BANK, SEBEWAING.

Organized January 9, 1902.

FRANK W. HUBBARD, *President*; WM. T. BOPE, JOHN RYAN, *Vice Presidents*; J. T. HADWIN, *Cashier*.

DIRECTORS.—Frank W. Hubbard, Wm. T. Bope, John Ryan, M. M. Hadwin, J. T. Hadwin.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$23,867 40	\$21,820 22	\$22,995 52	\$24,844 91
Bonds, mortgages and securities.....	61,079 80	67,183 68	70,634 98	76,541 98
Premiums paid on bonds.....				
Overdrafts.....	398 88	252 70	303 52	700 74
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,375 00	1,375 00	1,375 00	1,375 00
Other real estate.....	412 83	412 83	412 83	412 83
Due from other banks and bankers (not reserve cities).....	1,778 35	2,507 89	3,691 53	2,923 41
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	22,684 72	27,640 81	18,375 25	7,816 76
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,599 00	3,067 00	4,067 00	4,582 00
Canadian currency.....		237 00		
Gold coin.....	2,104 03	1,974 03	2,299 03	1,982 50
Silver coin.....	376 20	376 00	310 70	370 05
Nickels and cents.....	67 46	47 37	91 30	39 20
Checks, cash items and internal revenue account	681 18	335 02	1,912 71	397 16
Totals.....	\$122,424 85	\$131,229 55	\$130,469 37	\$125,986 54
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,700 00
Undivided profits, less current expenses, interest and taxes paid.....	673 39	711 26	853 18	543 66
Dividends unpaid.....				
Commercial deposits subject to check.....	24,058 78	28,060 56	27,673 11	18,878 68
Commercial certificates of deposit.....				
Due to banks and bankers.....	51 41	2,767 33	132 12	43 15
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	2,410 45	2,432 22	2,592 88	2,032 27
Savings certificates of deposit.....	72,730 82	74,758 18	76,718 06	81,788 78
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$122,424 85	\$131,229 55	\$130,469 37	\$125,986 54

No. 175.

COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

I. N. SHEPHERD, *President*; O. H. ADAMS, *Vice President*; W. E. ADAMS, *Cashier*;
W. I. N. SHEPHERD, *Assistant Cashier*.

DIRECTORS.—I. N. Shepherd, C. H. Estee, H. D. Bent, Maggie H. White, Oliver H. Adams, N. W. Struble, W. E. Adams, W. L. Dibble, W. I. N. Shepherd.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$70,854 61	\$69,600 87	\$85,437 14	\$88,783 26
Bonds, mortgages and securities.....	45,400 00	45,311 48	43,911 48	44,111 48
Premiums paid on bonds.....				
Overdrafts.....	56 79	308 02	66 24	13 02
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,004 80	1,839 94	145 41	1,273 56
United States bonds.....				
Due from banks in reserve cities.....	56,850 74	53,159 46	37,185 49	33,895 24
Exchanges for clearing house.....			667 00	
U. S. and National bank currency.....	5,148 00	7,457 00	8,383 00	6,314 00
Gold coin.....	2,565 00	2,850 00	3,145 00	3,085 00
Silver coin.....	1,576 75	2,190 15	1,977 75	2,657 95
Nickels and cents.....	96 55	75 93	60 29	198 91
Checks, cash items and internal revenue account	244 00	463 94		242 67
Totals.....	\$185,797 24	\$184,316 79	\$181,978 80	\$181,575 09
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,084 77	2,682 58	3,784 47	1,100 87
Dividends unpaid.....				
Commercial deposits subject to check.....	57,372 13	51,237 99	44,544 40	33,844 79
Commercial certificates of deposit.....	99,840 34	102,557 32	106,140 93	119,129 43
Due to banks and bankers.....		338 90		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$185,797 24	\$184,316 79	\$181,978 80	\$181,575 09

STATE BANKING DEPARTMENT.

No. 327.

SOUTH GRAND RAPIDS STATE BANK, SOUTH GRAND RAPIDS.

Organized November 20, 1905.

GEORGE WYKES, *President*; WILMARTH T. SHAFER, *Vice President*; BENJ. C. PORTER, *Cashier*.

DIRECTORS.—George Wykes, Roger Irving Wykes, Wilmarth T. Shafer, Benjamin C. Porter, George H. Kirtland, William H. Anderson, William H. Richardson, John Carveth, James S. Toland.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$30,952 62	\$29,889 29	\$21,153 31	\$25,215 40
Bonds, mortgages and securities.....	92,599 04	105,259 77	117,543 90	117,384 66
Premiums paid on bonds.....				
Overdrafts.....	175 94	132 45	279 22	111 36
Net expense.....	1,061 07	785 11	473 89	66 62
Banking house.....				
Furniture and fixtures.....	3,521 02	3,521 02	3,521 02	3,521 02
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,384 93	3,292 31	950 00	1,414 00
Items in transit.....			230 00	
United States bonds.....				
Due from banks in reserve cities.....	17,872 22	7,667 41	8,483 95	3,923 53
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,724 00	1,750 00	5,396 00	6,818 00
Gold coin.....	10,255 00	11,370 00	11,217 50	11,115 00
Silver coin.....	365 45	611 10	1,061 15	1,364 45
Nickels and cents.....	134 81	142 90	124 79	83 54
Checks, cash items and internal revenue account	398 22	325 30	397 75	1,403 13
Totals.....	\$163,444 32	\$164,746 66	\$170,832 48	\$172,420 71
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....	34,498 22	35,647 96	33,390 57	33,736 03
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				100 00
Cashier's checks outstanding.....				
Savings deposits.....	37,875 14	36,896 64	42,701 81	47,608 94
Savings certificates of deposit.....	66,070 96	67,202 06	69,740 10	65,975 74
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$163,444 32	\$164,746 66	\$170,832 48	\$172,420 71

No. 148.

THE CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

W. S. BRADLEY, *President*; R. T. PIERCE, *Vice President*; L. E. PARSONS, *Cashier*;
R. J. MADILL, *Assistant Cashier*.

DIRECTORS.—W. S. Bradley, J. C. Merson, R. T. Pierce, O. M. Vaughan, S. M. Trowbridge, L. F. Otis,
J. K. Barden, C. W. Williams, L. A. Spencer, T. A. Bixby, L. E. Parsons.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$254,915 80	\$232,196 71	\$214,714 36	\$243,752 86
Bonds, mortgages and securities.....	107,975 99	104,973 44	104,874 86	105,280 99
Premiums paid on bonds.....	1,107 92	851 43	851 43	602 06
Overdrafts.....	1,088 52	964 20	891 86	1,510 92
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	5,894 00	6,681 00	2,500 00	2,683 22
United States bonds.....				
Due from banks in reserve cities.....	37,539 32	37,879 94	52,726 88	67,975 82
Exchanges for clearing house.....			2,857 89	
U. S. and National bank currency.....	13,858 00	10,125 00	15,522 00	22,031 00
Gold coin.....	8,985 00	8,755 00	8,877 50	11,880 00
Silver coin.....	6,554 25	5,766 55	3,439 05	8,953 00
Nickels and cents.....	136 81	102 62	106 97	123 68
Checks, cash items and internal revenue account	4,658 28	5,821 48	10,722 85	7,203 83
Totals.....	\$444,713 89	\$416,139 37	\$420,085 65	\$474,107 40
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	27,599 83	29,073 66	30,804 12	29,569 93
Dividends unpaid.....				
Commercial deposits subject to check.....	129,740 27	111,949 42	120,837 05	162,617 09
Commercial certificates of deposit.....	50,215 34	48,174 80	48,571 73	45,678 92
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	177,158 45	166,941 49	160,072 75	176,241 46
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$444,713 89	\$416,139 37	\$420,085 65	\$474,107 40

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

L. S. MONROE, *President*; VOLNEY ROSS, GEO. C. MONROE, *Vice Presidents*; C. F. HUNT, *Cashier*;
R. S. MCCRIMMON, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, Volney Ross, M. H. Bixby, John Mackey, S. P. Wilson, Eunice E. Moore,
H. M. Avery, L. S. Monroe, F. E. Rood, Geo. C. Monroe, Lora A. Wiley.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$215,912 94	\$166,999 79	\$192,008 89	\$221,380 82
Bonds, mortgages and securities.....	143,249 00	139,774 00	139,356 10	127,497 27
Premiums paid on bonds.....				
Overdrafts.....	196 70	59 39	147 06	154 02
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	13,648 47	13,648 47	13,648 47	13,648 47
Due from other banks and bankers (not reserve cities).....	1,540 20			27 97
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	98,386 61	114,577 29	97,441 13	105,667 49
Exchanges for clearing house.....				
U. S. and National bank currency.....	17,504 00	13,013 00	16,616 00	17,611 00
Gold coin.....	8,387 00	8,305 00	8,515 00	10,335 00
Silver coin.....	4,800 00	5,000 00	5,700 00	6,100 00
Nickels and cents.....	655 07	713 75	655 65	522 17
Checks, cash items and internal revenue account	1,324 66	1,889 46	2,140 97	5,278 06
Totals.....	\$505,597 65	\$493,980 15	\$476,229 27	\$508,222 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	36,290 59	39,009 81	40,877 18	38,716 21
Dividends unpaid.....				
Commercial deposits subject to check.....	144,284 91	129,788 80	119,976 98	144,312 64
Commercial certificates of deposit.....	3,272 00	2,553 00	4,943 44	2,781 61
Due to banks and bankers.....	1,108 60	792 68	604 20	2,382 35
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	219,479 87	216,442 42	207,978 76	214,588 44
Savings certificates of deposit.....	16,161 68	20,393 44	16,848 71	20,441 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$505,597 65	\$493,980 15	\$476,229 27	\$508,222 27

No. 306.

THE STATE SAVINGS BANK OF SOUTH LYON.

Organized March 23, 1905.

H. LETCHFIELD, *President*; J. H. SAYRE, J. B. BRADLEY, *Vice Presidents*; D. B. LYONS, *Cashier*; L. W. STANBRO, *Assistant Cashier*.

DIRECTORS.—H. Letchfield, G. T. Gready, D. D. Waters, L. W. Stanbro, D. B. Lyons, J. H. Sayre, J. B. Bradley.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$48,589 95	\$48,423 28	\$42,437 44	\$53,458 15
Bonds, mortgages and securities.....	50,194 00	58,494 00	63,788 00	62,028 00
Premiums paid on bonds.....				
Overdrafts.....		2 88		
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,783 00	135 00	550 00	1,096 66
United States bonds.....				
Due from banks in reserve cities.....	15,538 72	15,528 71	16,668 61	17,917 24
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,482 00	4,548 00	4,891 00	5,466 00
Gold coin.....	390 00	590 00	590 00	505 00
Silver coin.....	674 70	348 25	417 50	712 25
Nickels and cents.....	60 75	52 25	67 25	74 17
Checks, cash items and internal revenue account	27 65	17 09	16 16	
Totals.....	\$126,340 77	\$132,739 46	\$134,025 96	\$145,957 47
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	500 00	500 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,008 00	1,221 36	1,920 00	2,162 98
Dividends unpaid.....				22 00
Commercial deposits subject to check.....	25,406 93	24,281 11	23,980 08	21,286 41
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	15,630 92	17,665 05	15,448 93	20,420 21
Savings certificates of deposit.....	63,794 92	69,071 94	72,176 95	81,065 87
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$126,340 77	\$132,739 46	\$134,025 96	\$145,957 47

STATE BANKING DEPARTMENT.

No. 278.

SOUTH RANGE BANK, SOUTH RANGE.

Organized July 8, 1903.

L. L. HUBBARD, *President*; A. D. EDWARDS, *Vice President*; G. C. EDWARDS, *Cashier*.

DIRECTORS.—L. L. Hubbard, F. W. Denton, N. F. Leopold, A. D. Edwards, R. C. Pryor, H. S. Goodell, G. C. Edwards.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$163,135 81	\$185,680 55	\$173,234 11	\$213,044 32
Bonds, mortgages and securities.....	71,302 77	67,885 43	69,950 57	83,653 43
Premiums paid on bonds.....				
Overdrafts.....	1,835 66	1,732 57	473 72	1,394 88
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,430 00	2,535 00	2,535 00	2,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				1,207 90
Items in transit.....	391 23	508 90	732 69	
United States bonds.....				
Due from banks in reserve cities.....	139,636 19	102,801 74	122,220 89	77,965 30
Exchanges for clearing house.....			17,033 26	
U. S. and National bank currency.....	20,105 00	33,653 00	31,166 00	30,361 00
Gold coin.....	1,315 00	3,925 00	7,015 00	5,640 00
Silver coin.....	1,883 00	2,291 80	1,609 57	3,724 32
Nickels and cents.....	206 12	282 70	240 16	304 08
Checks, cash items and internal revenue account	2,671 58	2,886 13	3,559 51	3,846 43
Totals.....	\$409,912 36	\$409,182 82	\$434,770 48	\$428,341 66
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	478 04	1,079 84	3,021 05	681 47
Dividends unpaid.....	36 00	18 00	15 00	36 00
Commercial deposits subject to check.....	159,922 73	161,559 74	159,193 42	159,724 51
Commercial certificates of deposit.....	5,075 88	5,125 88	5,855 88	5,700 88
Due to banks and bankers.....			2,154 99	
Certified checks.....				1,500 00
Cashier's checks outstanding.....				
Savings deposits.....	207,399 71	204,399 36	227,530 14	221,698 00
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$409,912 36	\$409,182 82	\$434,770 48	\$428,341 66

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

C. A. BLOOMER, *President*; J. S. BRADFORD, JOHN MANCHESTER, *Vice Presidents*;
BRUCE N. KEISTER, *Cashier*.

DIRECTORS.—Coles A. Bloomer, Jason S. Bradford, John Manchester, Manly W. Burtch, Chas. A. Johnson, A. A. Johnson, Bruce N. Keister, Frank D. Pease, D. J. Wallace.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$41,824 99	\$36,800 21	\$46,806 76	\$41,614 20
Bonds, mortgages and securities.....	142,820 70	138,437 30	146,582 44	164,236 50
Premiums paid on bonds.....				
Overdrafts.....	105 15	30 42	164 54	9 64
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	7,206 47	3,028 51	3,859 67	1,157 92
United States bonds.....				
Due from banks in reserve cities.....	31,128 69	47,737 75	46,230 25	24,142 38
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,064 00	7,640 00	5,843 00	5,427 00
Gold coin.....	1,530 00	1,790 00	1,206 00	1,430 00
Silver coin.....	2,414 00	2,902 00	3,428 00	3,049 00
Nickels and cents.....	296 36	300 01	347 83	230 95
Checks, cash items and internal revenue account	531 52	1 93	162 15	202 93
Totals.....	\$247,941 88	\$252,658 13	\$268,629 64	\$255,500 52
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$18,000 00	\$18,000 00	\$18,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,164 82	2,449 01	3,768 00	1,740 01
Dividends unpaid.....				
Commercial deposits subject to check.....	46,889 07	43,683 53	55,912 56	40,530 66
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	38,617 24	40,446 80	41,527 17	47,792 20
Savings certificates of deposit.....	136,290 75	138,078 79	139,421 91	137,437 65
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$247,941 88	\$252,658 13	\$268,629 64	\$255,500 52

STATE BANKING DEPARTMENT.

No. 279.

STATE BANK OF STANDISH, STANDISH.

Organized August 21, 1903.

H. A. CHAMBERLAIN, *President*; A. H. WELLES, *Vice President*; JOSEPH MARTIN, *Cashier*.

DIRECTORS.—H. A. Chamberlain, A. H. Welles, N. B. Weaver, John W. Dunn, A. E. Sleeper, Fred V. Keller.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$94,671 35	\$100,504 90	\$110,982 57	\$113,219 41
Bonds, mortgages and securities.....	53,481 06	60,627 06	63,264 58	72,240 70
Premiums paid on bonds.....				
Overdrafts.....	441 78	379 10	451 70	330 92
Banking house.....	7,880 00	7,880 00	7,880 00	7,880 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		209 54	60 57	202 32
United States bonds.....				
Due from banks in reserve cities.....	54,537 30	47,393 81	43,024 11	43,524 67
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,962 00	5,556 00	6,714 00	7,888 00
Gold coin.....	2,772 50	2,670 00	2,830 00	2,275 00
Silver coin.....	991 80	782 75	717 63	828 80
Nickels and cents.....	125 38	155 37	107 69	133 92
Checks, cash items and internal revenue account	280 70	225 34	110 84	187 54
Totals.....	\$224,143 87	\$230,383 89	\$240,152 69	\$252,711 28
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,003 27	2,876 01	852 01	1,154 91
Dividends unpaid.....				
Commercial deposits subject to check.....	72,406 40	63,047 04	74,666 86	79,863 45
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	35,342 70	48,978 35	47,228 03	48,926 24
Savings certificates of deposit.....	90,391 50	90,482 49	92,405 79	97,766 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$224,143 87	\$230,383 89	\$240,152 69	\$252,711 28

STATE BANKS OF MICHIGAN.

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No. 243.

STATE SAVINGS BANK, STANTON.

Organized July 12, 1901.

FRED R. MESSENGER, *President*; P. J. DEVINE, *Vice President*; C. W. FRENCH, *Cashier*.

DIRECTORS.—Fred R. Messenger, C. H. Laflamboy, P. J. Devine, C. W. French, Eugene Straight.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$59,459 52	\$55,693 82	\$63,377 79	\$69,278 86
Bonds, mortgages and securities.....	46,273 50	50,614 00	55,406 00	54,187 00
Premiums paid on bonds.....				
Overdrafts.....	54 97	45 37	69 59	49 89
Banking house.....	3,250 00	3,250 00	3,250 00	3,250 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,429 81
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		893 34	1,012 88	43 35
United States bonds.....				
Due from banks in reserve cities.....	21,599 12	41,242 73	40,192 80	22,968 98
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,281 00	5,683 00	7,372 00	3,325 00
Gold coin.....	1,180 00	1,006 00	1,435 00	1,405 00
Silver coin.....	1,764 10	1,570 20	1,216 70	984 65
Nickels and cents.....	301 09	212 41	177 79	185 85
Checks, cash items and internal revenue account	38 14	543 62	95 19	110 85
Totals.....	\$142,601 44	\$162,153 49	\$175,005 74	\$157,239 24
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,300 00
Undivided profits, less current expenses, interest and taxes paid.....	225 49	981 24	2,050 75	474 59
Dividends unpaid.....				
Commercial deposits subject to check.....	43,453 92	54,441 81	63,223 18	42,445 31
Commercial certificates of deposit.....				
Due to banks and bankers.....	765 71	1,113 81	654 79	10 72
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	8,712 00	9,569 96	10,345 83	9,765 92
Savings certificates of deposit.....	66,444 32	73,046 67	75,781 19	81,242 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$142,601 44	\$162,153 49	\$175,005 74	\$157,239 24

STATE BANKING DEPARTMENT.

No. 270.

BANK OF STEPHENSON, STEPHENSON.

Organized November 25, 1902.]

EDWARD SAWBRIDGE, *President*; W. B. WINTER, *Vice President*; W. J. DUNCAN, *Cashier*;
GLEN SANFORD, *Assistant Cashier*.DIRECTORS.—Edward Sawbridge, W. B. Winter, Milan S. Harmon, G. T. Werline, Paul Perrizo, Jr.,
Ira Carley, W. J. Duncan.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$81,642 03	\$96,720 42	\$113,662 05	\$116,083 69
Bonds, mortgages and securities.....	18,971 94	18,796 94	16,732 65	17,032 65
Premiums paid on bonds.....				
Overdrafts.....	188 18	180 43	285 34	
Banking house.....	1,347 75	1,347 75	1,347 75	1,347 75
Furniture and fixtures.....	1,185 00	1,185 00	1,185 00	1,185 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,408 05	4,787 83	11,839 87	3,182 15
Items in transit.....	6,898 46	3,227 77	1,141 33	9 27
United States bonds.....				
Due from banks in reserve cities.....	23,201 16	33,362 75	28,683 04	11,828 63
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,000 00	7,811 00	6,118 00	6,990 00
Gold coin.....	510 00	180 00		145 00
Silver coin.....	1,531 25	856 05	830 50	1,187 45
Nickels and cents.....	164 05	122 56	65 47	142 02
Checks, cash items and internal revenue account.....		500 50		
Totals.....	\$143,047 87	\$169,081 00	\$181,891 00	\$159,133 61
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	111 08	785 53	1,612 08	3,204 72
Dividends unpaid.....				
Commercial deposits subject to check.....	55,428 52	74,317 85	81,695 26	65,372 43
Commercial certificates of deposit.....	46,826 38	52,849 86	56,885 92	48,076 15
Due to banks and bankers.....			21 98	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	15,681 89	16,127 76	16,675 76	17,490 31
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$143,047 87	\$169,081 00	\$181,891 00	\$159,133 61

No. 134.

THE CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

M. E. AULSBROOK, *President*; E. S. AMIDON, *Vice President*; T. J. COLLINS, *Cashier*;
H. C. KRAFT, *Assistant Cashier*.

DIRECTORS.—M. E. Aulsbrook, E. S. Amidon, C. B. Buck, Frank Kenyon, T. J. Collins, Charles A. Sturges, E. C. Wright.

Resources.	Report of Jan. 28.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$230,790 50	\$229,937 18	\$221,367 11	\$218,526 49
Bonds, mortgages and securities.....	119,886 78	118,233 11	120,527 53	133,294 38
Premiums paid on bonds.....				
Overdrafts.....	1,263 84	422 45	1,576 54	1,925 37
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	51,810 31	57,219 54	54,402 51	57,806 84
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,273 00	10,876 00	11,597 00	10,142 00
Gold coin.....	9,545 00	9,635 00	10,315 00	10,635 00
Silver coin.....	1,787 20	926 30	1,528 65	1,891 40
Nickels and cents.....	140 28	165 51	172 88	202 18
Checks, cash items and internal revenue account	116 22	83 45	888 59	397 39
Totals.....	\$434,613 13	\$434,498 54	\$429,375 81	\$441,821 05
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,213 47	5,915 09	6,292 35	5,099 56
Dividends unpaid.....				
Commercial deposits subject to check.....	102,994 28	84,159 09	78,525 32	75,184 95
Commercial certificates of deposit.....	156,239 40	163,954 21	159,537 98	171,332 87
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	111,165 98	120,470 15	125,020 16	130,203 67
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$434,613 13	\$434,498 54	\$429,375 81	\$441,821 05

STATE BANKING DEPARTMENT.

No. 290.

THE LEELANAU COUNTY SAVINGS BANK, SUTTON'S BAY, MICHIGAN.

Organized January 21, 1904.

D. H. POWER, *President*; E. E. CHANDLER, *Vice President*; CHESTER ALLSHOUSE, *Cashier*;
B. R. JOHNSON, *Assistant Cashier*.

DIRECTORS.—D. H. Power, Chester Allshouse, E. E. Chandler, S. A. Keyes, B. R. Johnson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$71,510 73	\$90,869 06	\$102,059 69	\$66,242 43
Bonds, mortgages and securities.....	43,774 85	31,674 85	41,582 35	52,937 35
Premiums paid on bonds.....				
Overdrafts.....	42 63	340 06	84 30	25 35
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,475 00	2,475 00	2,475 00	2,475 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	4,509 10	11,201 27	3,097 03	1,168 43
Items in transit.....	15 00			531 90
United States bonds.....				
Due from banks in reserve cities.....	14,593 76	32,565 52	17,159 19	13,462 06
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,486 00	3,562 00	4,770 00	5,788 00
Gold coin.....	1,560 00	1,650 00	1,310 00	1,270 00
Silver coin.....	772 00	547 00	824 00	911 00
Nickels and cents.....	77 45	92 25	58 75	74 51
Checks, cash items and internal revenue account	271 84	746 91	408 52	
Totals.....	\$148,088 36	\$178,723 92	\$177,428 83	\$147,886 02
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	580 76	1,415 42	1,638 17	717 96
Dividends unpaid.....	40 00			
Commercial deposits subject to check.....	72,629 56	82,716 02	58,913 29	45,460 84
Commercial certificates of deposit.....	42,544 21	62,231 53	64,451 03	58,624 77
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	10,793 83	10,860 95	10,926 34	11,082 45
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....			20,000 00	10,000 00
Totals.....	\$148,088 36	\$178,723 92	\$177,428 83	\$147,886 02

No. 151.

THE LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; P. W. A. FITZSIMMONS, *Vice President*; F. J. TEMPLE, *Cashier*;
H. S. TEMPLE, *Assistant Cashier*.

DIRECTORS.—Lucius Lilley, LaVern I. Bidwell, P. W. A. Fitzsimmons, F. E. Bradley, Rudolph A. Heesen, F. J. Temple, Wilsie D. Reed.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$34,546 09	\$69,499 74	\$74,181 76	\$87,240 84
Bonds, mortgages and securities.....	72,302 79	87,002 79	66,562 79	64,762 79
Premiums paid on bonds.....				
Overdrafts.....	483 51	5 21	137 69	934 32
Banking house.....				
Furniture and fixtures.....	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	35,964 70	23,893 59	29,228 07	7,782 35
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	36,462 55	54,093 28	47,353 07	46,287 36
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,580 00	10,357 00	10,659 00	11,999 00
Gold coin.....	4,800 00	4,900 00	3,100 00	3,400 00
Silver coin.....	1,300 00	1,000 00	1,000 00	1,350 00
Nickels and cents.....	140 13	90 40	200 17	86 21
Checks, cash items and internal revenue account	1,495 91	3,930 38	1,031 25	211 25
Totals.....	\$248,735 68	\$256,412 34	\$235,103 80	\$225,704 12
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,993 96	4,841 36	6,252 51	7,348 24
Dividends unpaid.....				
Commercial deposits subject to check.....	102,431 79	103,396 10	90,275 36	68,565 38
Commercial certificates of deposit.....	7,323 85	15,417 05	9,569 86	7,245 09
Due to banks and bankers.....	135 30			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	84,850 78	82,757 83	79,006 07	92,545 41
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$248,735 68	\$256,412 34	\$235,103 80	\$225,704 12

No. 156.

THE TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

C. R. MILLER, *President*; J. Q. LOOK, *Vice President*; J. H. SMITH, *Cashier*.

DIRECTORS.—C. R. Miller, Joseph Russell, C. A. Slayton, J. Q. Look, L. G. North, A. C. Aylesworth.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$110,000 87	\$108,543 94	\$111,370 31	\$123,197 52
Bonds, mortgages and securities.....	138,423 00	144,623 00	147,978 00	154,163 00
Premiums paid on bonds.....	215 10	215 10	215 10	257 32
Overdrafts.....	592 21	152 51	464 32	388 57
Banking house.....	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures.....	1,748 00	1,748 00	1,748 00	1,748 00
Other real estate.....	4,014 72	4,271 83	7,661 30	6,095 30
Due from other banks and bankers (not reserve cities).....	6,268 14			
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	42,792 07	63,944 04	70,707 97	66,448 88
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,225 00	11,634 00	15,270 00	13,513 00
Gold coin.....	3,429 20	3,684 20	4,279 20	4,929 00
Silver coin.....	1,005 50	824 30	746 95	1,511 35
Nickels and cents.....	308 59	306 65	218 52	217 98
Checks, cash items and internal revenue account	1,398 97	865 54	558 39	794 76
Totals.....	\$323,621 37	\$344,013 11	\$364,418 06	\$376,454 68
Liabilities.				
Capital stock paid in.....	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00
Surplus fund.....	5,200 00	5,200 00	5,200 00	5,200 00
Undivided profits, less current expenses, interest and taxes paid.....	1,585 26	3,840 60	2,141 30	2,929 78
Dividends unpaid.....	50 00			
Commercial deposits subject to check.....	59,477 08	72,025 44	70,040 96	71,420 86
Commercial certificates of deposit.....	7,472 82	13,244 77	8,840 42	6,924 26
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	223,836 21	223,702 30	252,195 38	263,979 78
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$323,621 37	\$344,013 11	\$364,418 06	\$376,454 68

No. 258.

FIRST STATE BANK OF TEKONSHA, TEKONSHA.

Organized March 20, 1902.

E. P. KEEP, *President*; R. E. WALDO, *Vice President*; B. G. DOOLITTLE, *Cashier*;
I. A. DOOLITTLE, *Assistant Cashier*.

DIRECTORS.—E. P. Keep, F. E. Allen, H. W. Cushman, B. G. Doolittle, R. E. Waldo, J. A. Harsh

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$55,859 57	\$59,861 38	\$63,000 29	\$59,775 87
Bonds, mortgages and securities.....	23,120 00	24,285 00	29,535 00	31,085 00
Premiums paid on bonds.....				
Overdrafts.....	4 49	2 66		9 48
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,022 00	1,022 00	1,022 00	1,022 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		5,000 00	10,000 00	6,000 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	12,171 16	14,726 44	19,198 66	19,197 10
Exchanges for clearing house.....	162 84	5 00	2,156 32	1 00
U. S. and National bank currency.....	4,633 00	5,459 00	2,685 00	4,488 00
Gold coin.....	827 50	887 50	822 50	847 50
Silver coin.....	396 10	541 00	1,144 30	587 90
Nickels and cents.....	144 56	172 80	122 64	80 41
Checks, cash items and internal revenue account	24 00	117 87	41 50	4 79
Totals.....	\$100,865 22	\$114,580 65	\$132,918 21	\$125,599 05
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,900 00	1,900 00	1,900 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	663 15	1,523 38	2,151 95	1,491 92
Dividends unpaid.....				
Commercial deposits subject to check.....	21,133 68	32,144 90	35,117 46	21,786 43
Commercial certificates of deposit.....	47,168 30	40,012 37	63,748 80	60,761 40
Due to banks and bankers.....				
Certified checks.....				59 30
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$100,865 22	\$114,580 65	\$132,918 21	\$125,599 05

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

AMOS C. WOLF, *President*; W. E. CLARK, *Vice President*; GEORGE T. WOLF, *Cashier*;
M. S. ARNOLD, *Assistant Cashier*.

DIRECTORS.—AMOS C. Wolf, W. E. Clark, George T. Wolf, B. E. Andrews, E. B. Linsley, C. H. Prouty
S. B. Hagenbuch.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$285,966 70	\$275,741 26	\$295,600 01	\$286,151 19
Bonds, mortgages and securities.....	92,415 57	92,063 07	116,331 57	128,618 00
Premiums paid on bonds.....				
Overdrafts.....	2,869 89	1,626 71	2,330 34	2,898 95
Banking house.....	15,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	800 00	2,000 00		
United States bonds.....				
Due from banks in reserve cities.....	138,869 42	135,659 85	113,181 56	88,544 62
Exchanges for clearing house.....				
U. S. and National bank currency.....	19,801 00	18,493 00	21,888 00	21,743 00
Gold coin.....	13,905 00	12,972 50	11,225 00	11,915 00
Silver coin.....	3,431 10	2,265 70	3,659 40	3,159 55
Nickels and cents.....	297 29	273 76	311 92	283 60
Checks, cash items and internal revenue account	531 36	110 00	1,869 20	161 28
Totals.....	\$573,887 33	\$558,205 85	\$583,397 00	\$560,475 19
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,792 65	14,566 41	15,822 84	15,068 28
Dividends unpaid.....				
Commercial deposits subject to check.....	135,061 04	126,033 52	134,606 35	108,886 82
Commercial certificates of deposit.....	191,843 54	182,369 75	193,181 86	203,239 00
Due to banks and bankers.....				
Certified checks.....				4 00
Cashier's checks outstanding.....		1,000 00	3,001 66	1,348 81
Savings deposits.....	182,190 10	184,236 17	186,784 29	181,928 19
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$573,887 33	\$558,205 85	\$583,397 00	\$560,475 19

No. 266.

PEOPLE'S SAVINGS BANK OF TRAVERSE CITY, MICH., TRAVERSE CITY.

Organized May 15, 1902.

H. S. HULL, *President*; A. V. FRIEDRICH, CHAS. WILHELM, *Vice Presidents*; C. A. HAMMOND, *Cashier*; E. L. EDWARDS, *Assistant Cashier*.

DIRECTORS.—H. S. Hull, F. C. Desmond, Stephen Lautner, George W. Lardie, J. M. Huellmantel, C. A. Hammond, William Loudon, J. O. Crotser, Charles Wilhelm, A. V. Friedrich, Benj. Thirby, H. B. Garner, F. H. Smith.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$249,475 00	\$256,368 90	\$295,751 98	\$386,410 91
Bonds, mortgages and securities.....	38,309 88	39,139 68	39,414 68	38,124 06
Premiums paid on bonds.....				
Overdrafts.....	433 48	85 68	444 56	208 98
Taxes paid for shareholders.....	10 13	11 73	11 73	
Banking house.....	21,488 59	21,488 59	21,488 59	21,488 59
Furniture and fixtures.....	4,640 97	4,644 57	4,744 57	4,744 57
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			3,224 89	2,424 84
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	40,733 95	72,787 54	73,407 43	50,947 23
Exchanges for clearing house.....	877 01	918 49	1,116 93	784 74
U. S. and National bank currency.....	16,497 00	20,747 00	22,022 00	24,029 00
Gold coin.....	10,830 00	11,425 00	12,475 00	11,540 00
Silver coin.....	1,403 95	1,039 00	1,168 70	2,010 45
Nickels and cents.....	374 91	814 71	175 87	135 54
Checks, cash items and internal revenue account	1,652 20	446 87	3,249 09	130 54
Totals.....	\$386,717 67	\$429,387 76	\$478,695 97	\$442,989 45
Liabilities.				
Capital stock paid in.....	\$80,000 00	\$80,000 00	\$80,000 00	\$80,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,188 08	1,911 54	2,913 81	2,478 14
Dividends unpaid.....	348 00	80 00		45 00
Commercial deposits subject to check.....	105,957 33	122,680 98	164,075 08	120,318 78
Commercial certificates of deposit.....	96,186 42	104,684 19	114,330 29	110,404 35
Due to banks and bankers.....				
Certified checks.....	401 38	1,600 05	1,580 27	256 00
Cashier's checks outstanding.....				
Savings deposits.....	115,656 51	121,481 00	128,796 52	141,487 18
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$386,717 67	\$429,387 76	\$478,695 97	\$442,989 45

No. 138.

THE TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

A. TRACY LAY, *President*; R. FLOYD CLINCH, *Vice President*; SAMUEL GARLAND, *Cashier*;
A. J. MAYNARD, A. J. HAVILAND, *Assistant Cashiers*.

DIRECTORS.—A. Tracy Lay, Samuel Garland, H. C. Davis, R. Floyd Clinch, Elsie R. Hannah, Jerry Sullivan, W. W. Smith.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$627,017 95	\$679,200 44	\$686,330 24	\$728,632 25
Bonds, mortgages and securities.....	528,824 78	520,946 45	516,405 12	509,335 12
Premiums paid on bonds.....	16,724 73	16,724 73	16,724 73	16,724 73
Overdrafts.....	98 60		70 54	52 20
Banking house.....	100,000 00	100,000 00	100,000 00	100,000 00
Furniture and fixtures.....	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	222 52	20 88		
United States bonds.....	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities.....	155,014 33	114,618 84	107,112 24	154,303 19
Exchanges for clearing house.....	4,507 26	3,970 17	4,228 01	4,145 45
U. S. and National bank currency.....	77,066 00	72,691 00	73,752 00	78,732 00
Gold coin.....	29,517 50	29,972 50	29,882 50	31,110 00
Silver coin.....	8,700 00	6,100 00	6,000 00	7,900 00
Nickels and cents.....	104 91	90 85	392 80	187 07
Checks, cash items and internal revenue account	2,299 52	786 95	1,417 33	1,603 77
Totals.....	\$1,625,098 10	\$1,620,122 81	\$1,617,315 51	\$1,707,725 78
Liabilities:				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	45,000 00
Undivided profits, less current expenses, interest and taxes paid.....	16,573 39	17,457 01	20,373 26	7,882 71
Dividends unpaid.....				
Commercial deposits subject to check.....	334,963 63	309,773 54	297,048 25	351,215 47
Commercial certificates of deposit.....	835,917 57	825,326 25	798,172 30	810,290 93
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	207,643 51	237,566 01	271,721 70	293,327 67
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,625,098 10	\$1,620,122 81	\$1,617,315 51	\$1,707,725 78

No. 341.

THE STATE SAVINGS BANK OF TURNER, MICH.

Organized May 22, 1906.

A. H. PHINNEY, *President*; A. E. SLEEPER, *Vice President*; P. R. DINSMORE, *Cashier*;
L. T. DINSMORE, *Assistant Cashier*.

DIRECTORS.—A. H. Phinney, A. E. Sleeper, A. L. Wright, N. J. Fuehr, P. R. Dinsmore.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$27,849 79	\$25,877 68	\$31,337 20	\$38,271 36
Bonds, mortgages and securities.....	12,158 67	12,196 96	13,862 49	10,150 51
Premiums paid on bonds.....				
Overdrafts.....	143 06	241 85	308 32	443 58
Banking house.....	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures.....	1,337 00	1,394 00	1,414 00	1,414 00
Other real estate.....	256 55	298 74	307 84	410 32
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	9,529 65	8,404 54	2,647 28	1,733 91
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,668 12	2,244 00	673 00	3,182 00
Gold coin.....	735 00	900 00	975 00	190 00
Silver coin.....	287 35	64 00	50 50	180 50
Nickels and cents.....	1 22	1 56	3 13	5 88
Checks, cash items and internal revenue account	486 44	721 81	572 01	415 48
Totals.....	\$56,652 85	\$53,545 14	\$53,359 77	\$57,597 54
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	250 00	250 00	290 54	450 00
Undivided profits, less current expenses, interest and taxes paid.....	461 02	812 49	1,478 43	678 90
Dividends unpaid.....				
Commercial deposits subject to check.....	11,377 25	9,862 24	9,381 60	8,005 60
Commercial certificates of deposit.....	21 47			
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....		175 82		
Savings deposits.....	13,736 03	14,074 66	14,264 75	15,047 48
Savings certificates of deposit.....	10,807 08	8,369 93	7,944 36	13,415 56
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$56,652 85	\$53,545 14	\$53,359 77	\$57,597 54

No. 289.

THE STATE SAVINGS BANK OF UNIONVILLE, MICHIGAN.

Organized March 31, 1904.

H. A. NICHOLS, *President*; C. A. HOFMEISTER, *Vice President*; J. C. PURDY, *Cashier*.

DIRECTORS.—H. A. Nichols, J. C. Purdy, Anna J. Purdy, C. A. Hofmeister, H. W. Wheeler, John J. Bitzer, George L. Brady.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$41,728 98	\$38,122 34	\$38,068 32	\$38,330 69
Bonds, mortgages and securities.....	32,822 50	35,547 50	35,147 50	40,397 50
Premiums paid on bonds.....				
Overdrafts.....		89	45 61	1 37
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,869 09	1,869 09	1,869 09	1,869 09
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	18,202 30	10,390 96	6,114 80	11,110 65
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,036 00	5,766 00	3,922 00	2,946 00
Gold coin.....	880 00	170 00	430 00	740 00
Silver coin.....	344 30	202 50	323 45	54 00
Nickels and cents.....	102 09	109 56	149 01	253 28
Checks, cash items and internal revenue account	85 50	218 39	731 98	
Totals.....	\$101,070 76	\$94,397 23	\$88,801 76	\$97,702 58
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	748 71	748 71	748 71	949 05
Undivided profits, less current expenses, interest and taxes paid.....	1,345 43	1,260 66	1,943 94	1,588 89
Dividends unpaid.....				
Commercial deposits subject to check.....	31,663 79	25,577 48	17,630 97	19,997 20
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	2,600 12	3,084 50	3,552 73	4,949 92
Savings certificates of deposit.....	44,708 54	43,719 26	44,920 47	50,217 52
Cash over.....	4 17	6 62	4 94	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$101,070 76	\$94,397 23	\$88,801 76	\$97,702 58

No. 241.

BANK OF VASSAR, VASSAR.

Organized July 17, 1901.

D. G. SLAFTER, *President*; J. WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS.—D. G. Slafter, C. G. White, J. Wentworth, Frank North, P. L. Varnum.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$116,425 03	\$126,954 42	\$123,244 90	\$133,433 07
Bonds, mortgages and securities.....	49,214 63	49,736 00	52,651 00	49,566 00
Premiums paid on bonds.....				
Overdrafts.....	220 04		20 35	320 49
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			3,123 48	
United States bonds.....				
Due from banks in reserve cities.....	21,897 98	20,103 57	21,237 08	25,249 92
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,950 00	5,713 00	5,543 00	3,120 00
Gold coin.....	2,725 00	2,770 00	2,645 00	2,585 00
Silver coin.....	1,449 80	1,482 65	1,445 30	1,390 60
Nickels and cents.....	49 31	61 31	49 83	75 90
Checks, cash items and internal revenue account.....		63 34	14 00	60 80
Totals.....	\$201,231 79	\$210,184 29	\$213,273 94	\$219,101 78
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,772 54	3,923 31	5,030 82	4,120 26
Dividends unpaid.....				
Commercial deposits subject to check.....	27,117 58	21,866 72	19,814 41	30,490 90
Commercial certificates of deposit.....	73,511 00	78,000 80	81,640 86	81,775 41
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	40,574 53	48,281 32	48,132 21	41,928 51
Savings certificates of deposit.....	15,256 14	16,112 14	16,655 64	18,786 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$201,231 79	\$210,184 29	\$213,273 94	\$219,101 78

No. 192.

STATE SAVINGS BANK OF VASSAR, MICH., VASSAR.

Organized December 30, 1896.

*ISAAC GIBBARD, *President*; WM. DAVIES, *Vice President*; H. E. HARRISON, *Cashier*;
C. J. STEPHEN, *Assistant Cashier*.

DIRECTORS.—*Isaac Gibbard, Wm. Davies, A. S. Curtis, C. H. Richardson, T. M. Stephen,
H. E. Harrison.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$112,397 10	\$119,728 28	\$113,472 86	\$114,774 41
Bonds, mortgages and securities.....	89,791 10	100,558 40	104,188 40	116,823 40
Premiums paid on bonds.....	731 81	1,136 11	1,117 33	1,061 10
Overdrafts.....				
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....	3,500 00	3,500 00	3,500 00	3,500 00
Due from banks in reserve cities.....	66,269 81	49,968 10	57,699 21	34,944 29
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,185 00	7,800 00	8,131 00	7,650 00
Gold coin.....	5,165 00	5,080 00	5,360 00	5,630 00
Silver coin.....	1,680 30	1,800 30	1,696 50	1,931 10
Nickels and cents.....	74 70	111 94	141 33	57 24
Checks, cash items and internal revenue account			133 65	13 87
Totals.....	\$292,194 82	\$294,083 13	\$299,840 28	\$290,785 41
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,452 28	8,662 29	9,349 19	8,743 97
Dividends unpaid.....				
Commercial deposits subject to check.....	36,496 07	34,521 88	29,718 01	34,313 19
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	67,858 10	66,790 76	66,242 02	72,924 14
Savings certificates of deposit.....	150,388 37	154,108 20	161,531 06	144,804 11
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$292,194 82	\$294,083 13	\$299,840 28	\$290,785 41

*Resigned. Successor not yet appointed.

No. 344.

THE FARMERS' STATE BANK OF VICKSBURG.

Organized July 24, 1906.

CHARLES BROWN, *President*; L. H. ODELL, *Vice President*; B. J. CARNES, *Cashier*.

DIRECTORS.—L. H. Odell, Chas. Brown, John Lovin, Elias Frost, J. A. Richardson, Wm. R. Southworth, Roy J. Cooley, Frank Stoffet, Albert Crouch, Norman Harper, E. C. Dayton, B. J. Carnes.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$54,076 49	\$63,085 44	\$54,979 12	\$59,845 88
Bonds, mortgages and securities.....	12,900 00	20,807 00	28,182 00	34,506 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	5,500 00	5,500 00	5,500 00	7,455 00
Furniture and fixtures.....	1,885 00	1,885 00	1,885 00	
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	14,637 23	12,073 24	9,790 40	15,219 72
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,308 00	3,076 00	5,241 00	4,282 00
Gold coin.....	60 00	240 00	625 00	1,385 00
Silver coin.....	825 05	3,317 30	661 60	1,760 10
Nickels and cents.....	40 50	50 29	95 68	190 92
Checks, cash items and internal revenue account.....				
Totals.....	\$94,292 36	\$110,034 27	\$106,939 80	\$124,643 62
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				500 00
Undivided profits, less current expenses, interest and taxes paid.....	878 41	1,093 97	1,348 83	268 94
Dividends unpaid.....				
Commercial deposits subject to check.....	23,460 24	17,846 48	20,662 20	23,601 72
Commercial certificates of deposit.....	40,815 54	61,182 80	54,910 92	71,422 73
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	4,138 17	4,911 02	5,017 85	3,850 23
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$94,292 36	\$110,034 27	\$106,939 80	\$124,643 62

No. 317.

THE FIRST STATE BANK OF VICKSBURG, VICKSBURG.

Organized July 28, 1905.

JOHN HAMILTON, *President*; C. H. MCKAIN, L. C. BEST, *Vice Presidents*; W. L. EWING, *Cashier*.

DIRECTORS.—John Hamilton, Dudley E. Waters, C. H. McKain, H. J. Daniels, S. B. Monroe, Lewis Kirby, J. E. Kimble, A. T. Slaght, L. C. Best, J. R. Cropsey, J. W. McElwain, C. J. Hudson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$73,010 00	\$83,653 95	\$87,918 54	\$85,743 56
Bonds, mortgages and securities.....	62,747 00	61,730 68	72,224 70	76,944 70
Premiums paid on bonds.....			216 50	83 00
Overdrafts.....	33 73	264 95	34 39	9 30
Banking house.....	12,500 00	14,012 92	15,541 25	16,088 25
Furniture and fixtures.....	244 50	365 75	644 44	3,275 18
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				136 96
United States bonds.....				
Due from banks in reserve cities.....	15,848 58	14,230 07	14,773 99	18,624 45
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,431 00	6,650 00	6,539 00	7,552 00
Gold coin.....	525 00	695 00	595 00	735 00
Silver coin.....	775 45	584 00	861 15	779 75
Nickels and cents.....	87 40	70 91	68 81	103 77
Checks, cash items and internal revenue account	724 83	35 77	39 18	171 48
Totals.....	\$172,927 49	\$182,294 00	\$199,456 95	\$210,197 40
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	500 00	500 00	500 00	750 00
Undivided profits, less current expenses, interest and taxes paid.....	1,227 19	1,680 92	1,715 59	1,262 19
Dividends unpaid.....	180 00	12 00		105 00
Commercial deposits subject to check.....	31,434 57	22,044 69	29,096 09	24,266 30
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	4,556 23	8,831 75	12,983 34	15,898 83
Savings certificates of deposit.....	105,027 50	119,224 64	125,161 93	137,915 08
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$172,927 49	\$182,294 00	\$199,456 95	\$210,197 40

No. 284.

WAYLAND STATE BANK, WAYLAND.

Organized November 25, 1903.

EDWARD O. HANLON, *President*; C. HOWARD BRUSH, *Vice President*; E. W. PICKETT, *Cashier*.

DIRECTORS.—Edward O. Hanlon, E. W. Pickett, V. S. Fish, C. H. Brush, E. W. Ryno.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$48,826 72	\$49,759 73	\$51,265 79	\$53,102 22
Bonds, mortgages and securities.....	54,529 58	55,817 08	57,642 08	75,232 40
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	26,280 20	18,380 91	15,712 73	14,340 70
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,694 00	2,249 00	2,306 00	5,308 00
Gold coin.....	810 00	685 00	1,805 00	1,650 00
Silver coin.....	154 50	658 75	122 75	307 75
Nickels and cents.....	32 52	31 85	30 19	47 38
Checks, cash items and internal revenue account	20 00		181 30	
Totals.....	\$135,847 52	\$129,082 32	\$130,065 84	\$151,488 45
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,453 90	2,068 82	2,138 97	3,038 26
Dividends unpaid.....				
Commercial deposits subject to check.....	31,454 93	23,895 19	27,175 30	39,143 25
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	3,680 30	3,934 30	4,744 13	5,051 95
Savings certificates of deposit.....	77,258 39	77,184 01	74,007 44	82,254 99
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$135,847 52	\$129,082 32	\$130,065 84	\$151,488 45

STATE BANKING DEPARTMENT.

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAMES R. HOSIE, *President*; JACOB J. STELLWAGEN, *Vice President*; GEORGE M. STELLWAGEN, *Cashier*; JOHN TRUEDELL, *Assistant Cashier*.

DIRECTORS.—James R. Hosie, Jacob J. Stellwagen, Phillip H. Stellwagen, George M. Stellwagen, Isabelle Stellwagen.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$116,185 14	\$124,783 66	\$126,210 20	\$120,991 44
Bonds, mortgages and securities.....	241,058 05	248,648 05	250,765 71	247,825 71
Premiums paid on bonds.....				
Overdrafts.....	363 01	1,410 38	662 15	252 22
Banking house.....	9,400 00	9,400 00	9,400 00	9,400 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	76,027 70	56,763 25	48,198 63	65,302 44
Exchanges for clearing house.....	798 82	445 03	415 70	165 61
U. S. and National bank currency.....	1,563 00	7,018 00	3,112 00	4,083 00
Gold coin.....	15,699 86	15,942 36	15,781 86	15,956 86
Silver coin.....	620 00	740 00	400 00	480 00
Nickels and cents.....	27 75	18 85	27 91	14 80
Checks, cash items and internal revenue account.....	13 43			
Totals.....	\$466,456 26	\$469,869 61	\$459,674 16	\$469,172 08
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,765 76	10,403 12	12,423 51	9,753 52
Dividends unpaid.....	50 00			50 00
Commercial deposits subject to check.....	46,473 87	47,440 83	42,057 90	46,802 06
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	332,158 56	330,090 39	323,141 51	327,894 41
Savings certificates of deposit.....	29,006 07	31,935 27	32,051 24	34,672 09
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$466,456 26	\$469,869 61	\$459,674 16	\$469,172 08

No. 250.

THE STATE BANK OF WHITEHALL, WHITEHALL.

Organized December 18, 1901.

M. B. COVELL, *President*; C. G. PITKIN, *Vice President*; GEORGE E. COVELL, *Cashier*.

DIRECTORS.—M. B. Covell, C. G. Pitkin, C. E. Covell, August Edlund, J. J. Gee.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$63,564 87	\$50,670 57	\$45,395 30	\$58,853 08
Bonds, mortgages and securities.....	40,810 08	39,290 00	37,490 00	34,990 00
Premiums paid on bonds.....				
Overdrafts.....	13 75	149 93	375 81	110 81
Banking house.....	2,300 00	2,300 00	2,300 00	2,300 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	15,506 42	19,462 85	12,277 18	24,675 88
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,984 00	5,146 00	9,410 00	8,463 00
Gold coin.....	1,090 00	1,140 00	1,287 50	1,755 00
Silver coin.....	562 50	781 50	590 35	1,123 55
Nickels and cents.....	120 56	121 35	66 52	81 13
Checks, cash items and internal revenue account	105 95	55 07	783 99	1,740 87
Totals.....	\$131,258 13	\$120,817 27	\$111,676 65	\$135,813 92
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,250 00	4,250 00	4,250 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	462 13	1,298 42	1,546 00	578 28
Dividends unpaid.....				
Commercial deposits subject to check.....	42,963 10	31,278 56	29,132 27	45,882 06
Commercial certificates of deposit.....	42,745 79	43,396 09	36,658 56	39,283 66
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	20,837 11	20,594 20	20,089 82	25,069 92
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$131,258 13	\$120,817 27	\$111,676 65	\$135,813 92

No. 294.

THE FARMERS' SAVINGS BANK OF WHITE PIGEON, MICH.

Organized August 8, 1904.

JOSEPH BROWN, *President*; EDWARD RODERICK, FRANK WOLF, *Vice Presidents*;
J. MURRAY BENJAMIN, *Cashier*.

DIRECTORS.—Joseph Brown, Frank Wolf, Hugh Hutton, Fred Leaders, Howard B. Sherman, J. Murray Benjamin, Edward Roderick, James S. Gortner, Albert C. Perkins, Wilbur F. Thomas, Frank G. Evans, Samuel J. Wolf, Hugh P. Stewart.

Resources.	Report of Jan 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$63,592 68	\$64,567 37	\$60,977 96	\$63,006 90
Bonds, mortgages and securities.....	21,000 00	21,390 00	22,115 00	24,350 00
Premiums paid on bonds.....				
Overdrafts.....				
Expenses, interest and taxes paid.....	143 34			
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,750 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			73 20	1,868 00
United States bonds.....				
Due from banks in reserve cities.....	12,592 36	10,380 50	8,576 97	14,633 08
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,839 00	3,583 00	2,655 00	2,330 00
Gold coin.....	1,545 00	1,795 00	1,470 00	1,775 00
Silver coin.....	1,797 20	1,479 45	1,306 65	1,378 75
Nickels and cents.....	52 95	43 47	47 94	30 48
Checks, cash items and internal revenue account	91 69	156 45	44 12	521 00
Totals.....	\$109,654 22	\$107,395 24	\$101,266 84	\$114,643 16
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....		38 83	222 38	1,113 08
Dividends unpaid.....				
Commercial deposits subject to check.....	22,290 84	20,306 86	19,275 40	20,682 56
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	47 02	49 12		36 30
Cashier's checks outstanding.....				
Savings deposits.....	10,467 99	4,178 24	2,912 48	2,923 50
Savings certificates of deposit.....	55,348 37	56,322 19	57,356 58	68,387 72
Notes and bills rediscounted.....				
Bills payable.....		5,000 00		
Totals.....	\$109,654 22	\$107,395 24	\$101,266 84	\$114,643 16

No. 35.

THE WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

WILLIAM E. DENNIS, *President*; B. A. LIVERANCE, *Vice President*; B. WIXSON, *Cashier*.

DIRECTORS.—William E. Dennis, B. Wixson, B. A. Liverance, M. A. Dennis, Jacob Stoffer, L. Carpenter, Jas. N. Leasia, S. D. Dennis, C. E. Lever.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$184,326 63	\$180,945 92	\$186,789 82	\$169,856 13
Bonds, mortgages and securities.....	58,020 95	61,420 95	63,870 95	64,070 95
Premiums paid on bonds.....				
Overdrafts.....	331 21	163 96	507 57	3,059 38
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		2,625 65	1,332 81	1,360 09
United States bonds.....				
Due from banks in reserve cities.....	44,310 19	42,439 44	48,405 55	50,224 21
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,947 00	12,523 00	11,591 00	14,670 00
Gold coin.....	3,005 00	3,180 00	3,050 00	3,000 00
Silver coin.....	2,805 55	2,365 70	1,882 75	2,106 55
Nickels and cents.....	48 94	64 31	38 08	42 65
Checks, cash items and internal revenue account	934 48	2,117 40	1,336 67	3,604 59
Totals.....	\$314,129 95	\$313,446 33	\$323,405 20	\$316,594 55
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,277 06	5,916 32	6,763 14	7,649 20
Dividends unpaid.....	200 00	50 00		
Commercial deposits subject to check.....	67,556 62	67,544 22	75,187 63	65,359 93
Commercial certificates of deposit.....	181,094 27	179,935 79	181,454 43	183,585 42
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$314,129 95	\$313,446 33	\$323,405 20	\$316,594 55

No. 329.

THE WOLVERINE STATE SAVINGS BANK, WOLVERINE.

Organized October 10, 1905.

EARL B. BOLTON, *President*; BURGESS S. HULIN, *Vice President*; JOHN E. WIGGINS, *Cashier*.

DIRECTORS.—Earl B. Bolton, Sanford W. Buck, Frank A. Kramer, J. Walter Levie, Burgess S. Hulin, John E. Wiggins, Jay H. Buell.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$58,326 12	\$57,723 91	\$63,271 38	\$59,893 78
Bonds, mortgages and securities.....	23,514 19	26,424 19	26,357 14	26,316 24
Premiums paid on bonds.....				
Overdrafts.....	27 51	191 90	62 20	270 13
Banking house.....	3,400 00	3,400 00	3,400 00	3,400 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,200 00	1,200 00	1,200 00	1,200 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,761 82	3,146 38	2,753 74	3,188 86
United States bonds.....				
Due from banks in reserve cities.....	5,221 53	13,648 45	8,042 80	8,455 55
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,573 00	3,247 00	4,066 00	1,851 00
Gold coin.....	755 00	1,005 00	650 00	855 00
Silver coin.....	819 45	381 70	884 85	1,021 45
Nickels and cents.....	260 54	188 55	198 21	279 73
Checks, cash items and internal revenue account	1,702 45	1,153 31	965 05	897 88
Totals.....	\$102,561 61	\$113,710 39	\$113,851 37	\$109,629 62
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	200 00	200 00	200 00	200 00
Undivided profits, less current expenses, interest and taxes paid.....	164 50	696 48	1,065 15	1,115 65
Dividends unpaid.....				
Commercial deposits subject to check.....	28,260 15	42,874 42	36,370 89	29,217 72
Commercial certificates of deposit.....	35,093 91	36,368 65	33,216 33	34,618 78
Due to banks and bankers.....	921 11	1,225 41	3,947 00	
Certified checks.....		95 25		
Cashier's checks outstanding.....				
Savings deposits.....	17,921 94	12,250 18	14,052 00	19,477 47
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....			5,000 00	5,000 00
Totals.....	\$102,561 61	\$113,710 39	\$113,851 37	\$109,629 62

No. 166.

THE FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

H. C. POTTER, JR., *President*; SAMUEL T. HENDRICKS, *Vice President*; C. F. BABCOCK, *Cashier*.

DIRECTORS.—H. C. Potter Jr., G. A. Raupp, Samuel T. Hendricks, C. F. Babcock, Geo. H. Russel, Fred Ginzel.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$96,063 87	\$99,064 78	\$101,286 56	\$97,895 04
Bonds, mortgages and securities.....	133,376 00	133,156 00	134,924 50	137,925 10
Premiums paid on bonds.....				
Overdrafts.....	426 08	162 99	15 86	743 76
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....	8,138 12	8,138 12	8,138 12	8,138 12
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	19,332 33	17,759 53	9,643 21	29,273 70
Exchanges for clearing house.....	713 63	480 62	336 64	221 04
U. S. and National bank currency.....	7,616 00	12,197 00	11,813 00	9,929 00
Gold coin.....	5,855 00	7,130 00	6,315 00	9,705 00
Silver coin.....	580 00	740 00	960 00	694 00
Nickels and cents.....	278 50	345 48	298 73	275 20
Checks, cash items and internal revenue account	30 76	6 06		
Totals.....	\$294,810 29	\$299,580 58	\$294,131 62	\$315,199 96
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,750 00	8,750 00	8,750 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	793 23	1,876 92	2,149 42	1,255 70
Dividends unpaid.....	20 00			
Commercial deposits subject to check.....	57,112 38	59,906 62	48,460 52	55,086 09
Commercial certificates of deposit.....	24 40	269 40	245 00	100 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	178,110 28	178,777 64	184,526 06	199,758 17
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$294,810 29	\$299,580 58	\$294,131 62	\$315,199 96

No. 64.

THE WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

Corporate existence extended November 11, 1901.

JOHN S. VAN ALSTYNE, *President*; GEO. HENDRIE, *Vice President*; FRED E. VAN ALSTYNE, *Cashier*.
 DIRECTORS.—John S. Van Alstyne, S. T. Miller, Geo. Hendrie, John C. Cahalan, Alexander H. Sibley,
 George T. Hendrie, Frederic Zabriski.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$256,045 30	\$273,779 22	\$301,184 68	\$297,428 44
Bonds, mortgages and securities.....	398,596 26	423,533 09	453,350 83	475,481 83
Premiums paid on bonds.....	1,500 00	1,043 75	1,043 75	1,043 75
Overdrafts.....	1,723 09	235 25	1,049 52	355 18
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	1,330 48	1,330 48	1,330 48	1,330 48
Other real estate.....	6,250 00	6,250 00	6,250 00	6,250 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	231 27	740 25		
United States bonds.....	50,000 00			
Due from banks in reserve cities.....	140,124 60	144,854 55	120,028 61	149,823 46
Exchanges for clearing house.....		208 56		
U. S. and National bank currency.....	18,049 00	30,944 00	17,380 00	31,593 00
Gold coin.....	20,392 50	20,655 00	22,360 00	24,206 00
Silver coin.....	951 00	1,097 95	649 50	793 45
Nickels and cents.....	208 17	258 51	284 15	277 47
Checks, cash items and internal revenue account	1,439 99	13 30	9 22	180 73
Totals.....	\$921,841 66	\$929,943 91	\$949,920 84	\$1,013,732 79
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	34,628 99	39,996 64	45,785 40	29,641 19
Dividends unpaid.....				
Commercial deposits subject to check.....	132,343 84	145,620 42	151,782 10	213,162 48
Commercial certificates of deposit.....	1,658 82	1,743 82	2,573 69	3,473 69
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	693,210 01	682,583 03	689,779 65	692,455 43
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$921,841 66	\$929,943 91	\$949,920 84	\$1,013,732 79

No. 227.

YALE STATE BANK, YALE.

Organized January 4, 1901.

JAMES LIVINGSTON, *President*; JAMES MCCOLL, *Vice President*; WM. H. LEARMONT, *Cashier*;
 GUY E. BEARD, *Assistant Cashier*.

DIRECTORS.—James Livingston, Harvey Tappan, James McColl, Charles Rounds, John P. Livingston.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$104,379 03	\$105,221 97	\$115,217 16	\$117,014 09
Bonds, mortgages and securities.....	52,272 46	59,387 74	65,934 74	63,358 89
Premiums paid on bonds.....				
Overdrafts.....	1,993 03	920 66	4,002 66	408 99
Banking house.....				
Furniture and fixtures.....	1,318 50	1,298 50	1,278 50	1,258 50
Other real estate.....	4,866 00	4,866 00	4,866 00	4,866 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	41,828 24	39,575 60	19,216 42	30,147 21
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,918 00	7,733 00	5,797 00	9,468 00
Gold coin.....	1,595 00	1,590 00	2,060 00	2,100 00
Silver coin.....	476 65	687 85	666 05	422 00
Nickels and cents.....	242 18	232 14	184 66	124 85
Checks, cash items and internal revenue account	272 13	866 20	39 60	732 66
Totals.....	\$213,161 22	\$222,379 66	\$219,262 79	\$229,901 19
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,500 00	4,500 00	4,500 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,004 90	5,348 57	6,156 73	3,185 21
Dividends unpaid.....	200 00			325 00
Commercial deposits subject to check.....	39,119 68	39,761 54	35,587 33	40,513 81
Commercial certificates of deposit.....	71,947 50	71,346 12	65,855 10	74,893 24
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	54,437 05	59,063 53	56,489 90	57,341 80
Savings certificates of deposit.....	13,962 09	17,419 90	25,673 73	23,642 13
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$213,161 22	\$222,379 66	\$219,262 79	\$229,901 19

STATE BANKING DEPARTMENT.

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

A. BEYER, *President*; H. P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*; P. W. CARPENTER, *Assistant Cashier*; GEO. H. GAW, JR., *Auditor*.

DIRECTORS.—A. Beyer, R. W. Hemphill, H. P. Glover, R. W. Hemphill, Jr., P. W. Carpenter.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$328,075 11	\$311,818 78	\$347,512 77	\$344,653 08
Bonds, mortgages and securities.....	300,159 00	259,793 00	254,877 00	251,327 00
Premiums paid on bonds.....				
Overdrafts.....	14,771 99	22,553 05	15,544 79	17,347 42
Banking house.....	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	22,540 00	22,540 00	24,103 00	24,103 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	4,826 72	1,922 94	3,258 17	1,499 60
United States bonds.....				
Due from banks in reserve cities.....	169,883 66	226,389 83	176,665 17	80,209 42
Exchanges for clearing house.....	9,376 98	12,211 09	741 94	2,061 83
U. S. and National bank currency.....	15,689 00	14,298 00	13,674 00	7,344 00
Gold coin.....	28,300 00	26,075 00	30,042 00	35,500 00
Silver coin.....	2,272 00	2,770 00	3,304 00	3,961 00
Nickels and cents.....	41 51	53 04	133 30	250 17
Checks, cash items and internal revenue account	1,458 86	114 88	224 02	649 21
Totals.....	\$927,394 83	\$930,539 61	\$900,080 16	\$798,905 73
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,728 48	4,506 12	4,436 96	1,183 38
Dividends unpaid.....				
Commercial deposits subject to check.....	91,635 55	88,422 21	78,167 71	64,361 39
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	156,574 09	165,596 43	162,440 60	144,888 67
Savings certificates of deposit.....	614,456 71	612,014 85	595,034 89	528,472 29
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$927,394 83	\$930,539 61	\$900,080 16	\$798,905 73

No. 307.

THE STATE COMMERCIAL & SAVINGS BANK OF ZEELAND, ZEELAND.

Organized February 13, 1905.

WILLIAM WICHERS, *President*; JOY HECK, *Vice President*; BENJ. NEERKEN, *Cashier*.

DIRECTORS.—Wm. Wichers, Cornelius VanLoo, Martin Elzinga, William G. Heasley, Joy Heck, Frank S. Coleman, Benjamin Neerken.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$59,237 74	\$65,420 01	\$70,317 27	\$82,155 18
Bonds, mortgages and securities.....	46,525 00	52,630 25	52,630 25	52,955 25
Premiums paid on bonds.....				
Overdrafts.....				85
Banking house.....	10,625 00	10,625 00	10,625 00	10,625 00
Furniture and fixtures.....	5,050 00	5,050 00	5,050 00	5,050 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	14,630 31	10,462 04	9,234 28	15,692 04
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,473 00	8,687 00	8,168 00	9,310 00
Gold coin.....	2,195 00	2,550 00	2,840 00	2,325 00
Silver coin.....	625 45	832 10	1,015 95	1,404 60
Nickels and cents.....	132 95	129 23	123 55	160 47
Checks, cash items and internal revenue account	75 76	265 03	291 73	830 75
Totals.....	\$147,570 21	\$156,650 66	\$160,296 03	\$180,509 14
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	410 90	436 75	192 30	459 70
Dividends unpaid.....				
Commercial deposits subject to check.....	18,342 73	21,988 50	17,961 49	22,258 72
Commercial certificates of deposit.....	48,704 82	52,677 12	60,749 09	66,025 93
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	45,111 76	46,548 29	46,393 15	56,764 79
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$147,570 21	\$156,650 66	\$160,296 03	\$180,509 14

STATE BANKING DEPARTMENT.

No. 226.

ZEELAND STATE BANK, ZEELAND.

Organized December 14, 1900.

J. DEN HERDER, *President*; F. BOONSTRA, *Vice President*; C. J. DEN HERDER, *Cashier*.

DIRECTORS.—J. Den Herder, A. Lahuis, H. De Kruijf, F. Boonstra, C. J. Den Herder, T. A. Hutzinga, J. Veneklasen.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$282,800 71	\$261,007 82	\$273,789 34	\$275,390 21
Bonds, mortgages and securities.....	298,237 84	309,208 84	323,162 34	336,413 00
Premiums paid on bonds.....				
Overdrafts.....		523 54	150 80	2,528 54
Banking house.....				
Furniture and fixtures.....	800 00	800 00	800 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	397 14	328 77	472 00	265 00
United States bonds.....				
Due from banks in reserve cities.....	89,572 21	96,328 13	58,296 13	58,590 66
Exchanges for clearing house.....				
U. S. and National bank currency.....	19,502 00	15,579 00	18,799 00	19,704 00
Gold coin.....	16,130 00	18,240 00	19,255 00	19,590 30
Silver coin.....	1,530 35	1,212 70	1,638 60	1,258 90
Nickels and cents.....	279 20	295 96	233 78	299 49
Checks, cash items and internal revenue account	231 39	3 19	28 13	627 79
Totals.....	\$709,480 84	\$703,527 95	\$696,625 12	\$716,657 89
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,685 25	5,752 74	7,408 16	1,862 99
Dividends unpaid.....	140 00			
Commercial deposits subject to check.....	59,355 22	51,024 39	64,921 00	55,955 48
Commercial certificates of deposit.....	113,008 12	118,033 57	101,256 96	75,266 12
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	78,317 99	79,732 89	74,510 91	81,745 94
Savings certificates of deposit.....	413,964 26	406,984 36	406,528 09	456,827 36
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$709,480 84	\$703,527 95	\$696,625 12	\$716,657 89

REPORTS
OF THE
NATIONAL BANKS OF MICHIGAN

AS FURNISHED THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT

JANUARY 26 MARCH 22, MAY 20 AND AUGUST 22, 1907.

No. 7552.

THE ALBION NATIONAL BANK, ALBION.

W. O'DONOUGHUE, *President*; M. D. WEEKS, *Vice President*; H. M. DEARING, *Cashier*;
S. HYNEN, *Assistant Cashier*.

DIRECTORS.—W. O'Donoughue, M. D. Weeks, H. M. Dearing, A. J. Howell, James C. Eslow, Geo.
P. Griffin, J. C. Shepard.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$269,623 66	\$306,649 90	\$311,772 83	\$321,025 69
Overdrafts, secured and unsecured.....	988 66	1,815 46	1,846 36	2,201 67
U. S. Bonds to secure circulation.....	20,000 00	20,000 00	20,000 00	20,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	573 55	573 55	701 26	701 26
Stocks, securities, etc.....	48,328 90			
Banking house, furniture and fixtures.....	7,450 00	7,450 00	7,450 00	7,450 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				200 00
Due from State banks and bankers.....			825 00	225 00
Due from approved reserve agents.....	33,299 31	39,248 85	40,771 01	24,408 67
Checks and other cash items.....	113 85	223 75	249 22	233 45
Exchanges for clearing house.....	675 63	2,664 33	1,323 56	416 03
Notes of other National banks.....	4,946 00	2,432 00	2,984 00	737 00
Fractional paper currency, nickels and cents....	160 23	276 34	234 14	169 82
Specie.....	11,778 65	11,381 85	12,539 15	14,735 80
Legal tender notes.....	7,000 00	7,000 00	8,952 00	8,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,000 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$405,948 44	\$400,716 03	\$410,648 53	\$401,554 29
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	1,278 21	1,426 74	2,039 39	1,447 53
National bank notes outstanding.....	20,000 00	20,000 00	20,000 00	20,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	277,134 68	264,886 82	280,690 83	281,481 01
Demand certificates of deposit.....	47,535 55	54,402 47	47,918 31	38,625 75
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$405,948 44	\$400,716 03	\$410,648 53	\$401,554 29

STATE BANKING DEPARTMENT.

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

LEON CHICHESTER, *President*; ORVILLE H. GURLEY, *Vice President*; F. I. CHICHESTER, *Cashier*;
FRANK ANDREWS, W. L. DAVIS, *Assistant Cashiers*.

DIRECTORS.—Leon Chichester, F. I. Chichester, E. E. Chichester, O. H. Gurley, A. L. Robinson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$447,470 25	\$508,231 11	\$548,017 43	\$518,935 02
Overdrafts, secured and unsecured.....	4,017 13	5,434 16	4,279 27	3,062 37
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	2,343 75			
Stocks, securities, etc.....	33,109 24	23,080 24	23,080 24	23,080 24
Banking house, furniture and fixtures.....	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate, and mortgages owned.....	13,424 93	14,229 93	19,220 58	19,727 92
Due from National banks (not reserve agents).....	26,058 11	43,189 00	15,821 55	9,715 84
Due from State banks and bankers.....	17,730 88	13,341 49	2,387 14	9,498 77
Due from approved reserve agents.....	56,573 67	44,079 43	42,632 85	47,164 31
Checks and other cash items.....	658 41	2,359 86	1,055 26	1,180 38
Exchanges for clearing house.....				
Notes of other National banks.....				250 00
Fractional paper currency, nickels and cents.....	157 74	218 53	87 19	121 33
Specie.....	24,762 95	25,649 20	30,246 50	35,655 55
Legal tender notes.....	10,000 00	10,000 00	5,500 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	500 00	4,000 00	3,000 00	2,000 00
Totals.....	\$746,016 06	\$803,021 95	\$804,537 01	\$789,590 73
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	8,923 18	11,329 82	13,129 95	10,121 62
National bank notes outstanding.....	49,300 00	50,000 00	49,200 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	568 63	843 96	1,378 30	579 73
Dividends unpaid.....	189 00			63 00
Individual deposits subject to check.....	304,447 10	287,813 13	274,314 37	268,056 85
Demand certificates of deposit.....	269,305 20	290,437 09	296,515 44	323,797 58
Time certificates of deposit.....				
Certified checks.....	1,558 41	873 41	1,274 41	247 41
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....			5,000 00	
Notes and bills rediscounted.....				
Reserved for interest.....	1,724 54	1,724 54	1,724 54	1,724 54
Bills payable.....		50,000 00	50,000 00	25,000 00
Bonds borrowed.....				
Liabilities other than those above stated.....				
Totals.....	\$746,016 06	\$803,021 95	\$804,537 01	\$789,590 73

NATIONAL BANKS OF MICHIGAN.

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No. 2847.

ALPENA NATIONAL BANK, ALPENA.

W. H. JOHNSON, *President*; HERMAN BESSER, F. H. ORCUTT, *Vice Presidents*; JOHN C. COMFORT, *Cashier*.

DIRECTORS.—Wm. H. Johnson, John Sinclair, William Krebs, Herman Besser, C. H. Osgood, Chas. H. Reynolds, Jas. H. Kerr, C. H. McKim, F. H. Orcutt.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$628,229 77	\$691,366 59	\$711,692 02	\$741,926 46
Overdrafts, secured and unsecured.....	2,892 13	961 27	2,934 26	2,124 32
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	108,631 53	107,005 32	106,222 93	98,671 04
Banking house, furniture and fixtures.....	6,018 78	6,280 37	6,736 94	7,622 42
Other real estate, and mortgages owned.....	10,000 00	10,000 00	10,000 00	10,000 00
Due from National banks (not reserve agents).....	5,459 79	7,586 10	6,210 69	3,753 41
Due from State banks and bankers.....	6,015 00	6,035 00		
Due from approved reserve agents.....	72,829 52	62,215 20	61,253 62	79,569 72
Checks and other cash items.....	783 75	6,091 18	4,420 94	1,610 58
Exchanges for clearing house.....				
Notes of other National banks.....	1,209 00	2,133 00	2,956 00	4,383 00
Fractional paper currency, nickels and cents.....	623 76	806 47	683 37	515 90
Specie.....	27,300 00	22,917 50	28,065 00	22,962 50
Legal tender notes.....	21,013 00	46,016 00	34,678 00	29,060 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$941,506 03	\$1,021,894 00	\$1,028,356 77	\$1,054,679 35
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	12,001 17	15,302 96	15,056 39	17,143 81
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	665,135 48	700,988 50	717,642 80	681,283 21
Demand certificates of deposit.....	114,369 38	115,602 54	130,657 58	141,148 49
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		25,000 00		50,103 84
Bills payable.....		15,000 00	15,000 00	15,000 00
Liabilities other than those above stated.....				
Totals.....	\$941,506 03	\$1,021,894 00	\$1,028,356 77	\$1,054,679 35

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

EDWARD D. KINNE, *President*; HARRISON SOULE, *Vice President*; SIDNEY W. CLARKSON, *Cashier*.

DIRECTORS.—E. D. Kinne, Harrison Soule, Wirt Cornwell, James L. Babcock, Moses Seabolt, S. W. Clarkson, William Wagner, Fred K. Schmid, Geo. W. Patterson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	*Report of Aug. 22.
Loans and discounts.....	\$345,887 30	\$359,927 59	\$363,510 00	
Overdrafts, secured and unsecured.....	2,966 89	2,526 42	3,981 18	
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	900 00	900 00	900 00	
Stocks, securities, etc.....	80,988 60	86,703 60	86,443 60	
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Bills in transit.....		150 00		
Due from State banks and bankers.....	11,765 72	9,656 33	10,090 46	
Due from approved reserve agents.....	51,774 12	46,704 05	72,049 69	
Checks and other cash items.....				
Exchanges for clearing house.....	488 02	778 13	620 32	
Notes for other National banks.....	18,720 00	14,800 00	10,060 00	
Fractional paper currency, nickels and cents....	608 00	531 38	357 58	
Specie.....	24,894 60	25,672 55	25,037 25	
Legal tender notes.....	16,772 00	16,063 00	15,831 00	
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$598,015 25	\$606,663 05	\$631,131 17	
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	
Surplus fund.....	40,000 00	40,000 00	40,000 00	
Undivided profits less expenses and taxes paid..	13,798 53	15,870 13	18,268 11	
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	
Due to other National banks.....		6,819 06	1,261 42	
Due to State banks and bankers.....		2,748 56	4,871 72	
Dividends unpaid.....	68 00			
Individual deposits subject to check.....	202,395 99	188,095 72	230,634 50	
Demand certificates of deposit.....	216,752 73	228,129 58	211,095 42	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$598,015 25	\$606,663 05	\$631,131 17	

*This report not received.

No. 7013.

CENTRAL NATIONAL BANK, BATTLE CREEK.

Organized November 21, 1903.

EDWARD C. HINMAN, *President*; FRANK WOLF, C. L. POST, H. B. SHERMAN, *Vice Presidents*;
F. G. EVANS, *Cashier*.DIRECTORS.—C. W. Post, E. C. Hinman, L. W. Robinson, C. L. Post, H. P. Stewart, H. B. Sherman,
L. Werstein, G. L. Gilkey, F. Wolf, F. G. Evans.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,500,131 54	\$1,598,544 73	\$1,661,904 97	\$1,763,976 21
Overdrafts, secured and unsecured.....	444 71	43 47	42 64	298 78
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
Other bonds to secure U. S. deposits.....		30,000 00	30,000 00	30,000 00
U. S. and other bonds to secure U. S. deposits.....	50,000 00			
U. S. bonds to secure U. S. deposits.....		70,000 00	70,000 00	70,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	7,000 00	9,575 00	9,575 00	9,575 00
Stocks, securities, etc.....	20,000 00	20,000 00	20,000 00	20,000 00
Banking house, furniture and fixtures.....	25,275 00	25,275 00	25,275 00	23,820 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	706 55	145 71	301 55	102 17
Due from State banks and bankers.....	5,856 61	6,194 53	8,650 92	9,210 75
Due from approved reserve agents.....	181,836 96	171,320 90	136,382 33	268,693 53
Checks and other cash items.....	2,367 41	2,142 69	3,842 71	2,980 36
Exchanges for clearing house.....				
Notes of other National banks.....	3,500 00	4,200 00	3,800 00	4,600 00
Fractional paper currency, nickels and cents.....	359 40	257 14	122 63	246 06
Specie.....	71,168 60	85,124 30	72,902 50	99,897 85
Legal tender notes.....	25,500 00	27,500 00	28,500 00	35,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$2,104,146 78	\$2,260,323 47	\$2,281,300 25	\$2,548,400 71
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	14,881 81	28,021 43	23,864 68	26,750 02
National bank notes outstanding.....	196,800 00	196,500 00	197,800 00	195,400 00
Due to other National banks.....		3,500 00		
Due to State banks and bankers.....				
Dividends unpaid.....	90 00			15 00
Individual deposits subject to check.....	1,492,471 79	1,630,800 74	1,648,794 41	1,919,330 19
Demand certificates of deposit.....	101,579 31	51,438 54	60,829 55	57,744 95
Time certificates of deposit.....				
Certified checks.....				58 50
Cashier's checks outstanding.....				
United States deposits.....	30,847 67	85,847 67	93,386 96	96,445 79
Deposits of U. S. disbursing officers.....	17,476 20	14,215 09	6,624 65	2,656 17
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,104,146 78	\$2,260,323 47	\$2,281,300 25	\$2,548,400 71

No. 7589.

THE OLD NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *President*; CHARLES AUSTIN, WM. J. SMITH, *Vice Presidents*; L. J. KARCHER, *Cashier*; A. D. WEBB, *Assistant Cashier*.

DIRECTORS.—E. C. Nichols, Chas. Austin, F. G. Shepard, Samuel J. Titus, Wm. J. Smith, C. C. Beach, L. J. Karcher, Charles E. Kolb, L. B. Anderson, John Heyser, A. B. Williams:

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,962,172 12	\$2,053,995 60	\$2,122,736 65	\$2,172,889 71
Overdrafts, secured and unsecured.....	4,139 61	7,600 82	2,127 00	4,632 03
U. S. Bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	2,875 00	5,875 00	7,245 75	7,245 75
Stocks, securities, etc.....	128,496 24	125,446 24	125,493 10	125,372 40
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....				
Due from other banks (not reserve agents).....	41,061 23	25,550 76	17,930 21	32,646 62
Due from State banks and bankers.....	23,626 81	27,066 02	20,968 79	20,073 54
Due from approved reserve agents.....	200,289 15	262,863 78	271,182 50	212,739 66
Checks and other cash items.....	9,062 23	2,669 01	5,047 30	4,832 04
Exchanges for clearing house.....				
Notes of other National banks.....	9,345 00	13,530 00	10,525 00	11,640 00
Fractional paper currency, nickels and cents..	476 28	480 20	598 98	92 04
Specie.....	104,811 60	118,836 00	117,110 85	120,511 05
Legal tender notes.....	40,000 00	45,000 00	45,000 00	45,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$2,728,875 27	\$2,951,413 43	\$3,008,466 11	\$3,019,674 84
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	30,000 00
Undivided profits less expenses and taxes paid..	9,702 35	25,171 00	31,038 21	16,574 25
National bank notes outstanding.....	146,800 00	149,300 00	147,600 00	146,500 00
Due to other National banks.....				
Due to State banks and bankers.....	7,836 99	7,790 47	8,867 54	6,711 15
Dividends unpaid.....	175 00			
Individual deposits subject to check.....	2,253,207 34	2,394,362 57	2,421,628 85	2,494,142 73
Demand certificates of deposit.....	85,621 08	99,285 15	124,226 51	75,473 61
Time certificates of deposit.....				
Certified checks.....	532 51	504 24	105 00	273 10
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	100,000 00	100,000 00	100,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,728,875 27	\$2,951,413 43	\$3,008,466 11	\$3,019,674 84

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

CHARLES A. EDDY, *President*; FREDERICK T. NORRIS, *Vice President*;
FREDERICK P. BROWNE, *Cashier*.

DIRECTORS.—Chas. A. Eddy, F. P. Browne, H. B. Smith, E. A. Cooley, F. T. Norris, A. E. Bousfield,
William L. Clements, Edwin T. Carrington, Franklin E. Parker.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$746,333 76	\$770,780 05	\$745,642 53	\$769,317 57
Overdrafts, secured and unsecured.....	32 04	4 98	24 90	228 40
U. S. Bonds to secure circulation.....	75,000 00	75,000 00	75,000 00	75,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	25,000 00	.....
Other bonds to secure U. S. deposits.....	.....	.....	55,000 00	56,000 00
U. S. Bonds on hand.....	.....	.....	.....	.....
Premiums on U. S. Bonds.....	546 88	.....	.....	.....
Stocks, securities, etc.....	223,300 00	251,168 75	252,113 50	251,677 50
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned.....	.....	.....	.....	.....
Due from National banks (not reserve agents).....	2,808 60	904 23	1,768 86	2,339 11
Due from State banks and bankers.....	8,550 07	15,173 93	48,647 57	21,072 13
Due from approved reserve agents.....	115,777 81	68,572 01	192,627 29	179,800 76
Checks and other cash items.....	402 45	483 76	401 71	823 16
Exchanges for clearing house.....	8,689 44	2,219 72	3,203 67	1,192 54
Notes of other National banks.....	17,700 00	27,960 00	14,520 00	15,580 00
Fractional paper currency, nickels and cents.....	515 08	522 48	369 22	407 07
Specie.....	32,400 00	40,300 00	34,700 00	40,000 00
Legal tender notes.....	20,965 00	22,179 00	20,805 00	18,634 00
Redemption fund with U. S. treasurer (5% of circulation).....	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,000 00	1,650 00	2,700 00	2,750 00
Totals.....	\$1,327,771 13	\$1,350,668 91	\$1,496,274 25	\$1,458,772 24
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	20,374 09	22,137 45	24,408 82	32,188 29
National bank notes outstanding.....	74,200 00	75,000 00	73,700 00	75,000 00
Due to other National banks.....	3,371 89	4,047 80	4,998 46	4,287 32
Due to State banks and bankers.....	23,045 07	22,495 69	17,757 36	28,098 27
Dividends unpaid.....	325 00	12 50	.....	.....
Individual deposits subject to check.....	407,495 12	372,992 73	488,678 02	470,257 96
Demand certificates of deposit.....	.....	.....	.....	.....
Time certificates of deposit.....	570,835 49	603,248 52	615,989 06	598,134 85
Certified checks.....	1,748 71	158 46	186 77	186 77
Cashier's checks outstanding.....	1,375 76	575 76	575 76	618 76
United States deposits.....	25,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	20,000 00	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals.....	\$1,327,771 13	\$1,350,668 91	\$1,496,274 25	\$1,458,772 24

No. 4953.

THE OLD SECOND NATIONAL BANK, BAY CITY.

JAMES E. DAVIDSON, *President*; EDGAR B. FOSS, *Vice President*; M. M. ANDREWS, *Cashier*;
C. M. BUMP, *Assistant Cashier*.

DIRECTORS.—James E. Davidson, E. B. Foss, John L. Stoddard, Geo. B. Jennison, M. M. Andrews.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$565,803 02	\$564,906 12	\$643,719 15	\$629,033 15
Overdrafts, secured and unsecured.....	53 10	135 94	4 55	80 79
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	63,528 98	58,851 25	57,817 50	86,562 77
Banking house, furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate, and mortgages owned.....	6,236 46	6,073 92		
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	3,445 67	19,653 14	26,323 07	5,553 90
Due from approved reserve agents.....	80,020 31	70,007 61	80,264 17	36,452 72
Checks and other cash items.....	335 51	7,334 25	772 17	80 45
Exchanges for clearing house.....	863 87	5,049 53	5,388 56	4,057 86
Notes of other National banks.....	7,920 00	1,700 00	2,420 00	3,700 00
Fractional paper currency, nickels and cents..	77 95	82 11	144 32	113 66
Specie.....	56,335 00	15,900 00	50,200 00	49,693 00
Legal tender notes.....	17,342 00	42,528 00	10,816 00	6,296 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$856,961 87	\$847,221 87	\$932,869 49	\$879,614 30
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid..	10,743 98	3,789 17	9,648 67	7,172 75
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	5,000 00	14,336 67	12,377 73	15,012 48
Due to State banks and bankers.....	15,405 27	20,523 31	14,061 44	18,043 80
Dividends unpaid.....				
Individual deposits subject to check.....	344,539 11	362,123 36	451,510 38	362,357 67
Demand certificates of deposit.....	291,273 51	281,449 36	280,271 27	271,968 86
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				10,028 74
Bills payable.....				30,000 00
Liabilities other than those above stated.....				
Totals.....	\$856,961 87	\$847,221 87	\$932,869 49	\$879,614 30

No. 3947.

FIRST NATIONAL BANK, BESSEMER.

WILLIAM I. PRINCE, *President*; GEORGE L. LOOPE, *Vice President*; W. F. TRUETTNER, *Cashier*.

DIRECTORS.—William I. Prince, H. Olin Young, Louis H. Truettner, George L. Loope, A. D. Johnston.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$485,035 35	\$478,288 71	\$468,675 29	\$504,224 37
Overdrafts, secured and unsecured.....	36			
U. S. Bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	28,000 00	27,500 00	27,500 00	36,100 00
Banking house, furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,000 00
Other real estate, and mortgages owned.....			518 33	7,252 89
Due from National banks (not reserve agents).....	48,548 54	27,696 80	45,501 43	35,457 12
Due from State banks and bankers.....	1,454 06	501 08	2,327 79	539 52
Due from approved reserve agents.....	49,686 71	80,036 57	86,644 86	44,213 96
Checks and other cash items.....	1,314 56	3,448 83	7,837 41	3,163 32
Exchanges for clearing house.....				
Notes of other National banks.....	5,245 00	3,245 00	6,245 00	6,470 00
Fractional paper currency, nickels and cents.....	1,155 39	1,705 50	1,392 03	2,037 55
Specie.....	33,387 75	19,127 75	20,498 00	41,804 20
Legal tender notes.....	9,020 00	2,590 00	2,180 00	7,440 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$681,472 72	\$662,765 24	\$687,945 14	\$706,827 93
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	15,000 00
Undivided profits less expenses and taxes paid.....	8,370 94	9,949 61	12,659 64	7,091 17
National bank notes outstanding.....	12,500 00	12,500 00	12,050 00	11,900 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	44 00	1,552 00	184 00	44 00
Individual deposits subject to check.....	492,818 60	478,346 27	494,559 11	496,938 37
Demand certificates of deposit.....	107,739 18	105,417 36	108,542 39	125,854 39
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$681,472 72	\$662,765 24	\$687,945 14	\$706,827 93

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President*; J. W. BEISTLE, *Vice President*; CHARLES F. PEARS, *Cashier*;
H. B. HOWE, *Assistant Cashier*.

DIRECTORS.—D. S. Scoffern, C. H. Baker, J. W. Beistle, C. F. Pears, Charles Bishop.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$140,784 82	\$132,618 56	\$164,734 24	\$157,118 34
Overdrafts, secured and unsecured.....	3,170 12	1,635 02	2,858 65	3,778 73
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	694 09	694 09	694 09	694 09
Stocks, securities, etc.....	18,953 80	17,953 80	20,953 80	18,622 29
Banking house, furniture and fixtures.....	4,700 00	1,200 00	1,200 00	5,200 00
Other real estate, and mortgages owned.....	5,397 01	8,897 01	8,897 01	
Due from National banks (not reserve agents).....	4,539 27	22,164 17	8,010 21	17,205 54
Due from State banks and bankers.....	8,462 11	2,979 21	4,989 13	2,979 21
Due from approved reserve agents.....	54,068 59	70,852 98	45,339 14	52,553 35
Checks and other cash items.....	3,490 64	4,475 26	3,724 79	3,648 80
Exchanges for clearing house.....	3,451 85			
Notes of other National banks.....	4,990 00	5,000 00	2,300 00	1,502 00
Fractional paper currency, nickels and cents.....	218 24	252 70	263 04	111 47
Specie.....	12,813 50	11,334 70	11,210 20	10,571 10
Legal tender notes.....	1,000 00	1,000 00	1,000 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$292,974 04	\$307,307 50	\$302,424 30	\$302,234 92
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	8,779 72	9,034 84	9,848 67	8,954 95
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	1,330 00	200 00	170 00	420 00
Individual deposits subject to check.....	68,042 63	68,537 54	70,039 59	73,992 20
Demand certificates of deposit.....	154,821 69	169,535 12	162,366 04	158,867 77
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$292,974 04	\$307,307 50	\$302,424 30	\$302,234 92

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

JOHN D. CUDDIHY, *President*; JOSEPH HERMANN, *Vice President*; JOSEPH W. SELDEN, *Cashier*;
EDWARD F. CUDDIHY, *Assistant Cashier*.

DIRECTORS.—Joseph Hermann, John D. Cuddihy, Thomas M. Lyon, Edward Ulseth, Norman W. Haire, Thomas H. Collins, Thomas Hoatson, Joseph W. Selden, Edward Ryan.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,829,431 71	\$2,743,068 42	\$2,652,394 35	\$2,655,368 02
Overdrafts, secured and unsecured.....	1,259 66	2,279 33	506 39	906 13
U. S. Bonds to secure circulation.....	37,500 00	37,500 00	37,500 00	50,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....	5,500 00	5,500 00	2,300 00	2,300 00
Premiums on U. S. Bonds.....	5,845 67	5,845 67	5,816 67	7,468 75
Stocks, securities, etc.....	282,971 49	321,127 43	298,119 43	302,285 00
Banking house, furniture and fixtures.....	49,129 83	49,129 83	49,626 51	47,450 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	75,620 42	44,501 06	34,579 89	52,806 30
Due from State banks and bankers.....	21,935 92	16,347 21	14,718 49	25,667 69
Due from approved reserve agents.....	448,147 63	293,429 00	282,120 53	130,451 35
Checks and other cash items.....	2,797 46	813 83	561 05	6,698 22
Exchanges for clearing house.....	3,973 76	1,200 00	14,059 95	3,825 18
Notes of other National banks.....	50,090 00	20,000 00	38,900 00	14,000 00
Fractional paper currency, nickels and cents..	388 59	479 05	481 38	979 30
Specie.....	288,943 00	426,462 05	255,913 25	342,521 60
Legal tender notes.....	100,000 00	50,000 00	105,000 00	115,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,875 00	1,875 00	1,875 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$4,255,400 14	\$4,069,557 88	\$3,844,471 69	\$3,810,227 54
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	230,000 00	230,000 00	250,000 00	200,000 00
Undivided profits less expenses and taxes paid..	13,875 43	16,971 27	8,659 83	14,474 02
National bank notes outstanding.....	35,900 00	34,300 00	33,200 00	33,100 00
Due to other National banks.....	13,446 48	18,078 85	16,663 76	6,086 78
Due to State banks and bankers.....				658 88
Dividends unpaid.....				
Individual deposits subject to check.....	3,496,004 27	3,365,884 62	3,137,368 02	3,158,591 68
Demand certificates of deposit.....	263,628 15	202,923 16	196,886 85	197,290 98
Time certificates of deposit.....				
Certified checks.....	2,546 81	1,399 98	1,693 23	25 20
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$4,255,400 14	\$4,069,557 88	\$3,844,471 69	\$3,810,227 54

STATE BANKING DEPARTMENT.

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President*; A. M. KINGSBURY, *Vice President*; CHARLES A. RITTER, *Cashier*;
D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS.—M. L. Howell, C. A. Ritter, A. M. Kingsbury, Ellen R. Funk, Harsen D. Smith, W. G. Bonline, L. B. DesVolgnes.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$206,837 06	\$214,727 58	\$193,163 03	\$198,126 06
Overdrafts, secured and unsecured.....	334 93	100 48	1,357 03	2 46
U. S. Bonds to secure circulation.....	20,000 00	20,000 00	20,000 00	20,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	92,500 00	92,500 00	92,500 00	82,500 00
Banking house, furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	320 00	700 00		
Due from State banks and bankers.....	1,000 00	28 12		12 09
Due from approved reserve agents.....	37,269 55	20,960 37	25,997 34	20,013 99
Checks and other cash items.....		1,101 40	20 00	12 35
Exchanges for clearing house.....				
Notes of other National banks.....	2,131 00	1,614 00	1,850 00	1,560 00
Fractional paper currency, nickels and cents..	93 49	231 78	155 52	212 72
Specie.....	17,415 00	15,300 00	17,613 00	21,984 00
Legal tender notes.....	1,500 00	500 00	500 00	
Redemption fund with U. S. treasurer (5% of circulation).....	1,000 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$384,901 02	\$373,263 73	\$358,655 92	\$349,943 67
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid..	6,037 08	7,330 73	8,587 15	6,459 48
National bank notes outstanding.....	20,000 00	20,000 00	20,000 00	19,300 00
Due to other National banks.....				
Due to State banks and bankers.....	2,993 56	1,242 39	2,678 10	3,597 99
Dividends unpaid.....				
Individual deposits subject to check.....	154,449 54	146,513 15	128,422 96	109,967 06
Demand certificates of deposit.....	111,420 84	108,177 46	108,967 71	120,377 18
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				241 96
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$384,901 02	\$373,263 73	\$358,655 92	\$349,943 67

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President*; FRED S. BELCHER, *Vice President*; FRED H. POLLARD, *Cashier*;
F. A. LESUER, *Assistant Cashier*.

DIRECTORS.—J. M. C. Smith, Fred S. Belcher, Edward S. Lacey, Fred H. Pollard, Geo. N. Berry,
F. A. Ives, W. Z. Mitchell, C. S. Brown, C. E. Scott.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$388,575 62	\$423,592 24	\$416,569 09	\$418,612 25
Overdrafts, secured and unsecured.....	6,634 11	4,400 59	2,127 75	2,429 45
U. S. Bonds to secure circulation.....	75,000 00	75,000 00	75,000 00	75,000 0
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	10,500 00	10,500 00	10,500 00	10,500 00
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	13,773 52	11,271 97	13,901 58	13,803 34
Due from State banks and bankers.....	1,259 00	314 77	105 41	90 22
Due from approved reserve agents.....	52,331 58	53,853 20	41,456 61	43,993 16
Checks and other cash items.....		139 15	36 13	1 50
Exchanges for clearing house.....				
Notes of other National banks.....	1,500 00	1,000 00	1,000 00	580 00
Fractional paper currency, nickels and cents.....	351 42	301 74	426 49	177 04
Specie.....	20,750 00	21,920 00	18,827 50	14,480 00
Legal tender notes.....	7,755 00	6,030 00	9,675 00	13,244 00
Redemption fund with U. S. treasurer (5% of circulation).....	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$589,180 25	\$619,073 66	\$600,375 56	\$603,660 96
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid..	8,749 70	6,305 18	5,541 85	4,680 43
National bank notes outstanding.....	74,000 00	74,300 00	75,000 00	75,000 00
Due to other National banks.....				
Due to State banks and bankers.....	10,056 88	6,799 23	10,915 87	8,658 81
Dividends unpaid.....	6 00	4,008 00	678 00	12 00
Individual deposits subject to check.....	201,710 53	224,750 41	211,946 83	218,689 14
Demand certificates of deposit.....	194,667 14	202,910 84	196,293 01	196,620 58
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$589,180 25	\$619,073 66	\$600,375 56	\$603,660 96

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

A. D. BAUGHMAN, *President*; HOMER G. BARBER, *Vice President*; H. K. JENNINGS, *Cashier*;
N. B. ALSOVER, *Assistant Cashier*.

DIRECTORS.—A. D. Baughman, E. N. Ely, H. K. Jennings, H. G. Barber, G. H. Spencer, H. A. Higby,
C. W. Morvill.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$266,721 77	\$291,877 11	\$297,122 62	\$296,706 98
Overdrafts, secured and unsecured.....	8,363 66	15,891 77	27,652 77	4,046 38
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	7,500 00	7,500 00	7,500 00	7,500 00
Banking house, furniture and fixtures.....	21,500 00	21,500 00	20,000 00	20,000 00
Transit items.....	9,906 63			
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	1,227 26	2,500 00	2,508 14	2,900 62
Due from approved reserve agents.....	74,467 88	55,465 51	40,116 84	25,450 84
Checks and other cash items.....	67 95	879 79	66	
Exchanges for clearing house.....				
Notes of other National banks.....	2,434 00	1,042 00	1,460 00	3,362 00
Fractional paper currency, nickels and cents.....	332 91	410 11	272 32	188 38
Specie.....	16,203 00	15,831 00	17,967 00	11,841 00
Legal tender notes.....	3,000 00	1,000 00	2,000 00	6,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$479,225 06	\$481,427 29	\$484,090 35	\$445,496 20
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	13,561 62	14,608 05	11,960 33	13,225 12
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	12,253 44	14,661 34	14,925 25	
Dividends unpaid.....	260 00	260 00	320 00	320 00
Individual deposits subject to check.....	108,183 05	94,189 08	105,593 00	85,281 98
Demand certificates of deposit.....	179,813 95	192,155 82	184,825 59	181,116 10
Time certificates of deposit.....				
Certified checks.....	153 00	553 00	753 00	553 00
Cashier's checks outstanding.....			713 18	
United States deposits.....	15,000 00	15,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$479,225 06	\$481,427 29	\$484,090 35	\$445,496 20

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS.—Geo. F. Reynolds, Jacob J. Post, S. Harris Embury, A. M. Gerow, V. D. Sprague, J. H. A. Frambach.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$461,353 84	\$497,311 15	\$459,706 74	\$501,712 27
Overdrafts, secured and unsecured.....	70 25	267 43	296 09	842 29
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	2,967 66	2,967 66	2,967 66	2,967 66
Stocks, securities, etc.....	23,700 00	23,700 00	23,700 00	23,700 00
Banking house, furniture and fixtures.....	19,099 00	19,099 00	19,098 00	19,098 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	5,506 20	4,596 02	5,647 47	7,856 94
Due from State banks and bankers.....	9,909 73	15,017 64	10,328 19	6,406 36
Due from approved reserve agents.....	73,916 16	54,186 99	78,801 76	57,301 56
Checks and other cash items.....	1,037 31	423 06	971 12	3,036 36
Exchanges for clearing house.....				
Notes of other National banks.....	801 00	1,580 00	1,771 00	604 00
Fractional paper currency, nickels and cents.....	470 78	243 39	209 13	166 92
Specie.....	33,042 95	29,032 85	29,934 10	26,718 40
Legal tender notes.....	6,226 00	7,409 00	16,760 00	12,269 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$690,602 88	\$706,333 18	\$702,691 26	\$715,179 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	22,740 54	24,835 88	25,667 60	25,218 50
National bank notes outstanding.....	50,000 00	49,500 00	48,760 00	49,100 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	80 00			240 00
Individual deposits subject to check.....	247,539 60	248,430 68	236,941 12	243,230 81
Demand certificates of deposit.....	738 76	683 10	516 62	2,324 67
Time certificates of deposit.....	309,504 08	323,883 52	330,816 92	334,265 78
Certified checks.....		1,000 00		800 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$690,602 88	\$706,333 18	\$702,691 26	\$715,179 76

No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

L. M. WING, *President*; Z. G. OSBORN, *Vice President*; H. R. SAUNDERS, *Cashier*;
W. H. SIMONS, *Assistant Cashier*.

DIRECTORS.—L. M. Wing, Z. G. Osborn, L. Sloman, F. W. Moore, H. R. Saunders, B. B. Gorman,
C. A. Pollock.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$328,333 43	\$335,994 33	\$328,860 91	\$328,212 94
Overdrafts, secured and unsecured.....	557 55	251 41	435 23	898 84
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	1,500 00	1,500 00	1,500 00	1,500 00
Banking house, furniture and fixtures.....	2,865 00	2,865 00	2,865 00	2,865 00
Other real estate, and mortgages owned.....	7,500 00	7,500 00	7,500 00	4,500 00
Due from National banks (not reserve agents).....	2,506 98	2,515 44	2,523 53	2,536 00
Due from State banks and bankers.....				
Due from approved reserve agents.....	70,178 05	48,564 30	38,880 28	29,731 42
Checks and other cash items.....	526 25	614 68	660 84	1,713 72
Exchanges for clearing house.....				
Notes of other National banks.....	3,625 00	3,405 00	2,450 00	2,770 00
Fractional paper currency, nickels and cents.....	61 22	95 21	73 11	100 67
Specie.....	16,786 00	15,551 60	14,016 40	14,660 75
Legal tender notes.....	2,265 00	2,125 00	1,532 00	1,735 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$462,954 48	\$447,231 97	\$427,547 30	\$417,474 34
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid.....	8,862 58	11,043 98	12,562 06	9,920 30
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	220,730 54	204,051 05	182,467 10	171,906 47
Demand certificates of deposit.....	73,361 36	72,136 94	72,518 14	75,497 57
Time certificates of deposit.....				
Certified checks.....				150 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$462,954 48	\$447,231 97	\$427,547 30	\$417,474 34

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; J. S. BARBER, *Vice President*; A. S. UPSON, *Cashier*.

DIRECTORS.—L. E. Rose, J. S. Barber, R. E. Clarke, M. G. Clarke, A. S. Upson, Milo D. Campbell, E. G. Luce.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$526,170 01	\$562,623 00	\$596,350 52	\$596,037 06
Overdrafts, secured and unsecured.....	1,936 42	942 57	133 72	545 18
U. S. Bonds to secure circulation.....	165,000 00	165,000 00	165,000 00	165,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	104,425 89	106,525 89	104,975 89	106,047 96
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	5,828 20	4,907 91	2,191 24	669 12
Due from State banks and bankers.....	1,355 00	425 00	27 23	33 92
Due from approved reserve agents.....	68,041 77	84,208 49	77,570 08	77,375 29
Checks and other cash items.....	978 38	839 32	1,834 97	168 88
Exchanges for clearing house.....				
Notes of other National banks.....	3,564 00	6,929 00	3,388 00	4,241 00
Fractional paper currency, nickels and cents.....	152 25	127 16	111 19	277 22
Specie.....	15,535 70	15,419 50	16,935 50	18,106 95
Legal tender notes.....	9,000 00	9,000 00	15,770 00	12,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,350 00	8,250 00	8,250 00	8,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$925,337 62	\$971,197 84	\$1,007,538 34	\$997,252 60
Liabilities.				
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	135,000 00	135,000 00	135,000 00	135,000 00
Undivided profits less expenses and taxes paid.....	28,385 75	32,688 44	37,831 35	38,476 94
National bank notes outstanding.....	165,000 00	165,000 00	165,000 00	165,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	136,554 56	161,431 18	198,510 13	185,900 42
Demand certificates of deposit.....	295,245 44	311,936 35	306,054 99	307,733 37
Time certificates of deposit.....				
Certified checks.....	141 87	141 87	141 87	141 87
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$925,337 62	\$971,197 84	\$1,007,538 34	\$997,252 60

No. 7525.

THE IRON COUNTY NATIONAL BANK, CRYSTAL FALLS.

J. F. CORCORAN, *President*; CHAS. H. WATSON, *Vice President*;
WARD J. KELLY, *Assistant Cashier*.

DIRECTORS.—James F. Corcoran, M. H. Moriarty, W. J. Richards, Herman Holmes, Chas. H. Watson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20. .	Report of Aug. 22.
Loans and discounts.....	\$94,650 94	\$154,411 57	\$217,820 09	\$172,045 38
Overdrafts, secured and unsecured.....	6 09	42 68	408 19	427 67
U. S. Bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	492 19	492 19	492 19	492 19
Stocks, securities, etc.....	69,480 00	69,480 00	84,307 78	80,297 78
Banking house, furniture and fixtures.....	3,846 95	3,846 95	3,852 85	5,643 85
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	814 43	1,544 37	2,243 26	15 01
Due from State banks and bankers.....	2,999 76	4,230 37	16,624 05	5,627 22
Due from approved reserve agents.....	171,089 68	142,969 07	94,677 57	120,131 11
Checks and other cash items.....	1,688 50	2,404 50	10 33	684 12
Exchanges for clearing house.....				
Notes of other National banks.....	1,500 00	860 00	1,675 00	6,300 00
Fractional paper currency, nickels and cents..	261 46	678 01	396 22	272 26
Specie.....	16,044 55	15,729 80	15,153 70	26,896 30
Legal tender notes.....	5,655 00	1,890 00	2,106 00	3,205 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$381,654 55	\$411,724 51	\$452,879 13	\$435,162 84
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits less expenses and taxes paid..	7,553 22	2,226 60	3,836 90	6,967 40
National bank notes outstanding.....	12,000 00	12,500 00	12,500 00	11,400 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	35 00			
Individual deposits subject to check.....	192,869 37	192,748 82	230,357 82	199,717 53
Demand certificates of deposit.....				
Time certificates of deposit.....	138,108 45	151,249 09	152,281 59	164,077 91
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....	3,088 51		902 82	
Totals.....	\$381,654 55	\$411,724 51	\$452,879 13	\$435,162 84

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

WALDO A. AVERY, *President*; JOHN N. BAGLEY, *Vice President*; HAMILTON DEY, *Cashier*;
HERMANN DEY, *Assistant Cashier*; JOHN P. WILLIAMS, *Auditor*.

DIRECTORS.—W. A. Avery, D. D. Thorp, Hamilton Dey, John N. Bagley, Julius Stroh, James N. Wright, Gilbert Hart, Wm. H. Murphy, Frank W. Gilchrist, Wm. P. Holliday, Joseph L. Hudson, Charles W. Baird, Chas. B. Warren, Frank S. Werneken, Fremont Woodruff.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,415,192 47	\$2,520,424 74	\$2,497,668 65	\$2,562,839 18
Overdrafts, secured and unsecured.....	3,292 02	1,347 32	113 46	2,872 77
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	332,739 77	255,009 77	255,009 77	252,100 39
Banking house, furniture and fixtures.....	3,375 00	3,750 00	3,750 00	3,750 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	361,802 45	374,031 93	409,373 40	404,004 98
Due from State banks and bankers.....	55,446 51	56,347 02	29,352 07	43,462 92
Due from approved reserve agents.....	290,456 65	289,856 59	300,015 65	287,801 51
Checks and other cash items.....	3,723 22	1,243 45	2,338 85	282 22
Exchanges for clearing house.....	46,487 65	117,780 52	78,750 01	44,225 63
Notes of other National banks.....	70,513 00	7,527 00	87,844 00	68,106 00
Fractional paper currency, nickels and cents....	1,824 10	1,312 56	1,508 32	1,208 99
Specie.....	164,993 50	142,706 00	201,810 00	294,864 00
Legal tender notes.....	181,306 00	75,885 00	153,722 00	114,550 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,000 00		600 00	1,200 00
Totals.....	\$3,984,651 34	\$3,899,721 90	\$4,164,356 18	\$4,133,768 59
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid..	46,621 96	56,758 88	68,770 55	54,229 17
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	458,949 96	400,211 79	501,602 22	500,470 28
Due to State banks and bankers.....	513,733 39	502,022 99	495,095 66	341,903 02
Dividends unpaid.....				75 00
Individual deposits subject to check.....	2,378,669 93	2,155,349 16	2,484,971 28	2,616,036 13
Demand certificates of deposit.....	33,819 19	66,364 06	63,288 16	71,044 99
Time certificates of deposit.....				
Certified checks.....	2,810 59			
Cashier's checks outstanding.....	46 32	5,015 00	628 31	10 00
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		164,000 00		
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$3,984,651 34	\$3,899,721 90	\$4,164,356 18	\$4,133,768 59

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

MORRIS L. WILLIAMS, *President*: GEO. HENDRIE, CHAS. L. PALMS, *Vice Presidents*; F. A. SMITH, *Cashier*; W. A. McWHINNEY, F. F. CHRISTIE, J. H. HART, *Assistant Cashiers*.

DIRECTORS.—George Hendrie, Gilbert W. Lee, Morris L. Williams, W. C. Williams, Charles F. Hammond, Robert Henkel, Jas. D. Standish, A. E. F. White, H. K. White, Chas. L. Palms, J. S. Farrand, Jr., Dr. J. B. Book, Frederic B. Stevens, M. J. Murphy.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$6,290,372 97	\$6,439,429 17	\$6,309,453 71	\$6,075,607 28
Overdrafts, secured and unsecured.....	849 51	323 69	457 25	2,727 13
U. S. Bonds to secure circulation.....	1,000,000 00	225,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....			175,000 00	175,000 00
Other Bonds to secure U. S. deposits.....	344,950 00	344,950 00	150,000 00	
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	29,064 18	29,064 18	29,064 18	28,857 18
Banking house, furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	680,605 66	672,960 39	745,374 96	666,482 15
Due from State banks and bankers.....	68,331 19	68,138 88	92,422 68	86,875 52
Due from approved reserve agents.....	948,634 15	773,439 56	966,937 93	712,929 78
Checks and other cash items.....	5,474 47	4,767 80	4,585 63	5,504 04
Exchanges for clearing house.....	52,700 41	88,155 67	146,327 40	106,484 22
Notes of other National banks.....	86,591 00	48,880 00	40,165 00	73,535 00
Fractional paper currency, nickels and cents.....	641 87	1,121 66	924 93	1,840 41
Specie.....	493,000 00	527,499 50	398,593 00	121,546 00
Legal tender notes.....	289,052 00	411,000 00	554,000 00	634,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	50,000 00	11,250 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	20,000 00	14,500 00	21,500 00	26,000 00
Totals.....	\$10,375,267 41	\$9,675,480 50	\$9,702,306 67	\$8,786,888 71
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits less expenses and taxes paid.....	135,744 41	155,248 42	151,908 15	147,212 62
National bank notes outstanding.....	952,250 00	211,200 00	36,200 00	36,200 00
Due to other National banks.....	1,431,295 53	878,703 77	1,311,389 61	663,607 02
Due to State banks and bankers.....	1,695,246 50	2,080,831 04	1,861,720 10	1,677,351 13
Dividends unpaid.....	148 00	78 00	20 00	
Individual deposits subject to check.....	3,502,469 07	3,574,471 18	3,558,128 90	3,631,798 01
Demand certificates of deposit.....	756,257 44	882,384 87	874,176 95	871,643 72
Time certificates of deposit.....				
Certified checks.....	12,548 54	19,750 55	47,634 97	16,717 43
Cashier's checks outstanding.....	40,293 77	3,265 56	5,672 25	16,848 63
United States deposits.....	174,791 72	88,499 79	169,509 39	17,941 09
Deposits of U. S. disbursing officers.....	139,748 96	246,573 85	151,472 88	162,601 09
Notes and bills rediscounted.....				
Bills payable.....				
Reserved for taxes.....	34,473 47	34,473 47	34,473 47	44,877 97
Liabilities other than those above stated.....				
Totals.....	\$10,375,267 41	\$9,675,480 50	\$9,702,306 67	\$8,786,888 71

No. 2707.

FIRST NATIONAL BANK, DETROIT.

*D. M. FERRY, *President*; JOHN T. SHAW, *Vice President and Cashier*; EMORY W. CLARK, *Second Vice President*; FRANK G. SMITH, JOSEPH GRINDLEY, *Assistant Cashiers*.

DIRECTORS.—*D. M. FERRY, Wm. J. Chittenden, Don M. Dickinson, Clinton G. Edgar, John T. Shaw, Stephen Y. Seyburn, Emory W. Clark, Cornelius J. Reilly, Cyrus E. Lothrop, Edward Ford, Thomas Neal, Philip McMillan.

Resource.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$4,384,009 85	\$4,835,241 38	\$4,719,256 76	\$4,943,579 36
Overdrafts, secured and unsecured.....	141 54	187 36	1,433 23	345 31
U. S. Bonds to secure circulation.....	675,000 00	475,000 00	275,000 00	260,000 00
U. S. Bonds to secure U. S. deposits.....	100,000 00	100,000 00	300,000 00	300,000 00
Other Bonds to secure U. S. deposits.....	397,000 00	397,000 00	197,000 00	
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	1,258,933 99	1,167,833 99	1,161,483 99	1,100,928 15
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents) ..	1,117,776 21	708,904 76	746,523 42	595,249 44
Due from State banks and bankers.....	172,794 65	227,178 06	232,994 49	221,996 01
Due from approved reserve agents.....	719,096 55	395,893 18	1,031,414 85	1,013,068 69
Checks and other cash items.....	2,303 03	1,935 85	2,119 17	1,547 65
Exchanges for clearing house.....	148,113 63	148,003 19	229,538 05	192,040 40
Notes of other National banks.....	81,842 00	60,684 00	133,135 00	141,282 00
Fractional paper currency, nickels and cents..	5,612 95	1,730 90	3,049 12	4,130 98
Specie.....	868,558 40	434,164 50	695,092 00	696,005 00
Legal tender notes.....	328,010 00	218,010 00	383,010 00	338,010 00
Redemption fund with U. S. treasurer (5% of circulation).....	32,350 00	23,750 00	13,750 00	13,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	14,000 00	34,000 00	13,000 00	14,000 00
Totals.....	\$10,305,542 80	\$9,229,517 17	\$10,137,800 08	\$9,835,182 39
Liabilities.				
Capital stock paid in.....	\$750,000 00	\$750,000 00	\$750,000 00	\$750,000 00
Surplus fund.....	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits less expenses and taxes paid ..	220,164 18	255,303 77	246,125 43	254,320 40
National bank notes outstanding.....	663,850 00	457,150 00	257,150 00	242,150 00
Due to other National banks.....	959,820 01	1,099,683 47	1,319,931 22	1,269,666 29
Due to State banks and bankers.....	3,043,654 26	2,185,601 85	2,228,071 99	2,292,891 26
Dividends unpaid.....	300 00			
Individual deposits subject to check.....	3,926,137 97	3,682,914 57	4,459,942 39	4,299,786 99
Demand certificates of deposit.....	59,211 88	49,165 48	50,029 21	99,659 45
Time certificates of deposit.....				
Certified checks.....	30,661 96	30,420 45	50,875 01	33,856 20
Cashier's checks outstanding.....	12,558 66	2,435 48	6,969 72	7,836 06
United States deposits.....	307,979 72	285,322 38	253,870 33	20,864 23
Deposits of U. S. disbursing officers.....	81,304 18	181,519 72	244,834 78	305,548 10
Notes and bills rediscounted.....				
Bills payable.....				
Reserved for taxes.....			20,000 00	8,603 39
Liabilities other than those above stated.....				
Totals.....	\$10,305,542 80	\$9,229,517 17	\$10,137,800 08	\$9,835,182 39

*Deceased.

No. 8703.

THE NATIONAL BANK OF COMMERCE OF DETROIT.

RICHARD P. JOY, *President*; WILLIAM P. HAMILTON, *Vice President*; HENRY H. SANGER, *Cashier*; CHARLES R. TALBOT, *Assistant Cashier*.

DIRECTORS.—Frederick M. Alger, Wm. L. Davies, Edwin Denby, Francis T. Dwyer, Ralph M. Dyar, G. B. Gunderson, Wm. P. Hamilton, Charles H. Hodges, James Inglis, Richard P. Joy, Edward M. Mancourt, Edwin H. Nelson, John S. Newberry, Dr. R. Adlington Newman, Edward D. Stair, Frederick K. Stearns, Dr. Ernest T. Tappey, Benjamin S. Warren, Charles B. Warren, Dudley E. Waters.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				\$1,495,710 45
Overdrafts, secured and unsecured.....				
U. S. Bonds to secure circulation.....				50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				2,098 44
Stocks, securities, etc.....				49,818 78
Banking house, furniture and fixtures.....				2,617 98
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				77,131 34
Due from State banks and bankers.....				110,322 28
Due from approved reserve agents.....				111,720 84
Checks and other cash items.....				218 09
Exchanges for clearing house.....				15,281 95
Notes of other National banks.....				2,000 00
Fractional paper currency, nickels and cents.....				103 05
Specie.....				87,564 33
Legal tender notes.....				71,700 00
Redemption fund with U. S. treasurer (5% of circulation).....				2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....				\$2,078,767 51
Liabilities.				
Capital stock paid in.....				\$600,000 00
Surplus fund.....				120,000 00
Undivided profits less expenses and taxes paid.....				1,156 62
National bank notes outstanding.....				50,000 00
Due to other National banks.....				68,971 26
Due to State banks and bankers.....				318,620 82
Dividends unpaid.....				
Individual deposits subject to check.....				728,919 24
Demand certificates of deposit.....				152,074 21
Time certificates of deposit.....				
Certified checks.....				527 25
Cashier's checks outstanding.....				1,538 11
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Capital and surplus paid in not certified to government.....				36,960 00
Liabilities other than those above stated.....				
Totals.....				\$2,078,767 51

No. 6492.

OLD DETROIT NATIONAL BANK, DETROIT.

ALEXANDER MCPHERSON, *President*; HENRY P. BALDWIN, ELISHA H. FLINN, *Vice Presidents*; WM. T. DEGRAFF, *Cashier*; IRVINE B. UNGER, *Assistant to the President*; ELMER E. FORD, WM. H. FOWLER, *Assistant Cashiers*.

DIRECTORS.—Alexander Lewis, H. P. Baldwin, Alex. McPherson, Henry Stephens, F. C. Stoepele, A. W. Wright, James Davidson, Stanford D. Crapo, E. H. Flinn, F. W. Gilchrist, J. B. Ford, B. F. Berry, Clarence A. Black, E. L. Ford, Chas. A. Dean, Willis E. Buhl, E. D. Stair, Chas. B. Warren.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$8,429,633 11	\$8,720,310 72	\$8,662,872 31	\$8,695,144 33
Overdrafts, secured and unsecured.....	1,628 28	1,042 15	253 30	10,545 31
U. S. Bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. Bonds to secure U. S. deposits.....	282,500 00	282,500 00	282,500 00	150,000 00
Other Bonds to secure U. S. deposits.....	219,312 50	219,312 50	219,312 50	.....
U. S. Bonds on hand.....	4,200 00	4,200 00	30,200 00	148,400 00
Premiums on U. S. Bonds.....	.....	.....	.....	.....
U. S. Bonds loaned.....	200,000 00	.....	.....	.....
Stocks, securities, etc.....	300,749 09	379,337 75	304,949 29	560,761 79
Banking house, furniture and fixtures.....	.....	.....	.....	.....
Other real estate, and mortgages owned.....	11,324 99	11,224 99	11,224 99	10,624 99
Due from National banks (not reserve agents) ..	884,035 04	982,778 04	1,027,102 92	1,073,813 76
Due from State banks and bankers.....	401,860 17	526,320 37	358,176 43	234,020 26
Due from approved reserve agents.....	1,175,769 47	1,188,866 80	1,776,344 97	1,068,582 72
Checks and other cash items.....	17,833 15	17,669 57	17,996 36	19,850 38
Exchanges for clearing house.....	108,703 35	157,384 41	163,303 40	109,873 52
Notes of other National banks.....	24,292 00	47,581 00	47,529 00	49,120 00
Fractional paper currency, nickels and cents..	3,322 69	3,416 99	2,258 54	2,128 29
Specie.....	531,021 25	488,032 00	472,891 00	320,194 25
Legal tender notes.....	714,894 00	412,160 00	533,029 00	504,537 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	8,000 00	19,500 00	13,500 00	21,500 00
Totals.....	\$13,529,079 09	\$13,671,587 29	\$14,223,444 01	\$13,219,096 60
Liabilities.				
Capital stock paid in.....	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits less expenses and taxes paid ..	139,449 30	177,671 19	178,685 86	193,857 25
National bank notes outstanding.....	194,800 00	198,400 00	198,500 00	195,400 00
Due to other National banks.....	1,106,918 96	840,993 55	878,186 12	686,149 16
Due to State banks and bankers.....	2,846,482 51	2,486,325 39	2,655,456 38	2,650,477 22
Dividends unpaid.....	117 81	292 49	220 00	64 00
Individual deposits subject to check.....	6,078,165 79	6,807,413 93	7,081,903 05	6,635,653 53
Demand certificates of deposit.....	199,174 88	187,999 42	192,731 76	201,381 38
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks.....	10,930 10	12,144 08	27,665 24	4,541 32
Cashier's checks outstanding.....	3,039 74	347 24	60,195 60	1,572 74
United States deposits.....	449,487 80	449,582 80	449,945 17	150,000 00
Deposits of U. S. disbursing officers.....	512 20	467 20	54 83	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals.....	\$13,529,079 09	\$13,671,587 29	\$14,223,444 01	\$13,219,096 60

STATE BANKING DEPARTMENT.

No. 5415.

FIRST NATIONAL BANK, DURAND.

LUTHER LOUCKS, *President*; N. P. LELAND, GEO. BROOKS, *Vice Presidents*; J. D. LELAND, *Cashier*;
J. L. VAN ALSTINE, *Assistant Cashier*;

DIRECTORS.—Luther Loucks, N. P. Leland, C. S. Reed, F. C. Gale, John T. Hutton, George Brooks,
J. D. Leland, B. W. Calkins, Mark D. Geer, C. E. Sherman, E. F. Augsbury.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$174,483 41	\$176,784 90	\$182,461 98	\$184,815 13
Overdrafts, secured and unsecured.....	2,871 34	5,201 48	2,337 32	1,275 51
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	4,000 00	4,000 00	4,000 00	4,000 00
Banking house, furniture and fixtures.....	7,500 00	7,500 00	8,200 00	8,200 00
Other real estate, and mortgages owned.....	5,860 60	5,806 60	5,737 64	5,635 64
Due from National banks (not reserve agents).....				4,617 78
Due from State banks and bankers.....	304 89	8,776 39	12,599 87	10,106 83
Due from approved reserve agents.....	40,586 59	36,469 28	51,507 46	47,285 80
Checks and other cash items.....	647 27	59 29	884 53	1,801 45
Exchanges for clearing house.....				
Notes of other National banks.....	590 00	280 00	280 00	507 00
Fractional paper currency, nickels and cents.....	91 82	100 48	102 64	93 12
Specie.....	10,545 00	14,085 00	14,745 00	12,220 00
Legal tender notes.....	11,400 00	5,500 00	5,500 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$285,130 92	\$290,813 42	\$314,586 44	\$306,806 26
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits less expenses and taxes paid.....	457 54	1,512 36	1,419 99	1,084 45
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....		171 86	32 61	
Dividends unpaid.....				
Individual deposits subject to check.....	85,284 68	87,175 77	96,455 20	93,641 24
Demand certificates of deposit.....	146,388 70	148,963 43	163,678 64	161,062 57
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$285,130 92	\$290,813 42	\$314,586 44	\$306,806 26

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

MARSHALL WOOD, *President*; E. E. HORNER, *Vice President*; F. H. DeGOLIA, *Cashier*;
A. OSBORN, *Assistant Cashier*.

DIRECTORS.—Marshall Wood, F. H. DeGolia, A. Osborn, E. E. Horner, J. H. Gallery, M. D. Crawford,
J. T. Hall.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$192,193 43	\$203,779 95	\$224,913 54	\$214,885 89
Overdrafts, secured and unsecured.....	1,117 60	740 77	471 98	489 17
U. S. Bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	500 00	500 00	500 00	500 00
Stocks, securities, etc.....	3,774 63	3,774 63	3,774 63	
Banking house, furniture and fixtures.....	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate, and mortgages owned.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from National banks (not reserve agents).....	2,182 95	1,185 01	267 64	1,827 98
Due from State banks and bankers.....				
Due from approved reserve agents.....	50,711 09	41,985 02	28,902 03	31,110 35
Checks and other cash items.....	107 30	97 60	40 00	70 20
Exchanges for clearing house.....				
Notes of other National banks.....	905 00	115 00	240 00	
Fractional paper currency, nickels and cents....	145 41	110 65	35 05	47 17
Specie.....	8,527 95	9,316 25	9,139 75	9,112 00
Legal tender notes.....	4,815 00	3,142 00	4,290 00	3,306 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$237,905 36	\$287,571 88	\$295,399 62	\$284,175 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,500 00
Undivided profits less expenses and taxes paid..	4,124 46	5,442 41	6,257 58	2,933 77
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....	2,151 89	759 06	4,997 01	1,917 29
Dividends unpaid.....	73 82			100 00
Individual deposits subject to check.....	55,341 51	48,687 15	53,194 95	45,794 18
Demand certificates of deposit.....	153,363 68	159,963 26	164,450 08	165,705 52
Time certificates of deposit.....				
Certified checks.....	6,250 00	6,250 00		725 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$287,905 36	\$287,571 88	\$295,399 62	\$284,175 76

No. 8496.

THE ESCANABA NATIONAL BANK, ESCANABA.

J. K. STACK, *President*; J. C. KIRKPATRICK, *Vice President*; M. N. SMITH, *Cashier*;
E. J. NOREUS, *Assistant Cashier*.

DIRECTORS.—J. K. Stack, J. C. Kirkpatrick, J. F. Carey, H. W. Reade, Geo. M. Mashek, H. P. Lucas,
Chas. M. Thatcher, J. J. Cleary, M. N. Smith.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$402,421 73	\$449,611 40	\$468,421 58	\$460,087 41
Overdrafts, secured and unsecured.....	130 60	271 71	255 92	374 27
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,242 19	1,242 19	1,242 19	1,242 19
Stocks, securities, etc.....	50,000 00			
Banking house, furniture and fixtures.....	3,417 35	3,479 30	3,586 80	3,586 80
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)...	16,065 72	2,092 41	2,694 84	1,802 24
Due from State banks and bankers.....	6,751 03	9,024 24	11,519 53	29,100 14
Due from approved reserve agents.....	66,044 12	103,159 58	65,906 91	50,560 95
Checks and other cash items.....	4,846 15	6,482 07	2,586 49	11,372 81
Exchanges for clearing house.....				
Notes of other National banks.....	4,895 00	2,300 00	4,310 00	3,480 00
Fractional paper currency, nickels and cents...	457 06	291 37	242 97	225 35
Specie.....	11,723 45	22,965 21	13,742 75	13,050 00
Legal tender notes.....	27,724 00	4,550 00	24,420 00	22,611 25
Redemption fund with U. S. treasurer (5% of circulation).....		1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$620,718 40	\$651,719 57	\$625,187 98	\$632,773 41
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid..	3,419 23	7,118 72	6,610 72	9,205 60
National bank notes outstanding.....		25,000 00	25,000 00	24,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....			84 00	129 00
Individual deposits subject to check.....	294,795 39	289,984 21	303,434 02	271,896 94
Demand certificates of deposit.....	199,253 78	205,626 64	159,219 24	193,745 62
Time certificates of deposit.....				
Certified checks.....	3,250 00	3,990 00	10,840 00	13,326 25
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$620,718 40	\$651,719 57	\$625,187 98	\$632,773 41

NATIONAL BANKS OF MICHIGAN.

369

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; C. C. ROYCE, *Vice President*; LESLIE FRENCH, *Cashier*;
E. G. ROYCE, *Assistant Cashier*.

DIRECTORS.—F. H. Van Cleve, C. C. Royce, A. Maitland, W. W. Oliver, M. K. Bissell.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,037,152 56	\$1,019,336 14	\$1,083,701 48	\$1,092,512 36
Overdrafts, secured and unsecured.....	258 03	761 45	925 71	427 56
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....	.....	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....	.....	.....	.....	.....
Premiums on U. S. Bonds.....	1,100 00	3,700 00	3,700 00	3,000 00
Stocks, securities, etc.....	57,900 00	57,900 00	57,900 00	85,175 00
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate owned.....	30,631 21	30,631 21	30,580 35	30,580 35
Due from National banks (not reserve agents)...	3,552 64	10,771 08	5,015 12	2,973 45
Due from State banks and bankers.....	460 54	2,997 18	155 25	685 47
Due from approved reserve agents.....	101,822 81	123,075 99	106,610 74	112,256 87
Checks and other cash items.....	2,275 33	1,486 34	1,663 90	1,892 61
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other National banks.....	4,000 00	500 00	500 00	2,500 00
Fractional paper currency, nickels and cents..	362 61	186 12	244 59	149 06
Specie.....	76,113 25	63,792 25	64,006 50	69,983 35
Legal tender notes.....	7,000 00	4,000 00	2,000 00	7,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,800 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	.....	.....	.....	.....
Totals.....	\$1,380,128 96	\$1,426,637 76	\$1,464,505 64	\$1,516,635 58
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid..	13,863 29	21,529 47	24,920 44	28,556 60
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	1,306 03	2,230 25	2,204 95	372 21
Due to State banks and bankers.....	1,861 14	1,465 28	1,638 34	980 77
Dividends unpaid.....	120 00	.....	140 00	.....
Individual deposits subject to check.....	526,906 01	523,742 01	557,754 18	631,123 56
Demand certificates of deposit.....	634,292 10	624,629 34	624,806 32	601,896 28
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks.....	550 00	1,450 00	1,450 00	1,111 73
Cashier's checks outstanding.....	.....	.....	.....	.....
United States deposits.....	.....	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Reserved for interest on deposits and taxes..	1,591 41	1,591 41	1,591 41	2,591 41
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals.....	\$1,380,128 96	\$1,426,637 76	\$1,464,505 64	\$1,516,635 58

No. 7664.

THE NATIONAL BANK OF FLINT, FLINT.

JOHN J. CARTON, *President*; SAMUEL C. RANDALL, WILLIAM R. HUBBARD, *Vice Presidents*;
BRUCE J. MACDONALD, *Cashier*.

DIRECTORS.—John J. Carton, William C. Wells, William E. Stewart, Wm. R. Hubbard, Samuel C. Randall, Bruce J. MacDonald, Wm. McGregor, Walter O. Smith, George L. Walker.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$472,428 40	\$491,987 70	\$488,805 52	\$520,026 56
Overdrafts, secured and unsecured.....	1,925 30	605 15	466 46	745 25
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	4,000 00	4,000 00	4,080 00	4,000 00
Stocks, securities, etc.....	76,177 12	76,177 12	76,177 12	79,734 62
Banking house, furniture and fixtures.....	22,500 00	22,500 00	22,500 00	22,500 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	641 67	1,006 70	352 95	1,085 57
Due from State banks and bankers.....	586 05	120 00	4,405 48	2,155 89
Due from approved reserve agents.....	38,938 90	44,464 62	62,958 09	63,240 34
Checks and other cash items.....				
Exchanges for clearing house.....	591 74	120 72	867 87	6,421 36
Notes of other National banks.....	1,844 00	297 00	1,250 00	1,204 00
Fractional paper currency, nickels and cents....	169 60	173 72	323 14	265 57
Specie.....	23,249 50	26,956 00	21,436 75	25,853 65
Legal tender notes.....	10,150 00	10,410 00	8,845 00	8,775 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$758,202 28	\$783,718 73	\$797,388 38	\$841,007 81
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	20,000 00
Undivided profits less expenses and taxes paid..	6,838 69	10,017 79	14,449 08	8,484 75
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....	1,247 49	1,124 87	2,205 28	4,073 15
Dividends unpaid.....	39 00			30 00
Individual deposits subject to check.....	375,536 76	389,110 50	395,653 28	442,453 82
Demand certificates of deposit.....	1,656 42	4,080 01	2,663 97	693 99
Time certificates of deposit.....	152,881 92	164,385 56	167,416 77	165,272 10
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	5,000 00			
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$758,202 28	\$783,718 73	\$797,388 38	\$841,007 81

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN.

NELSON R. HOWLETT, *President*; GEO. A. FARR, H. F. HARBECK, *Vice Presidents*;
Wm. D. VAN LOO, *Cashier*.

DIRECTORS.—N. R. Howlett, William Savidge, Dwight Cutler, George A. Farr, John A. Pfaff, N. Robbins, H. F. Harbeck, Thomas Johnston, Wm. D. Van Loo.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$660,181 69	\$641,363 03	\$670,369 96	\$762,714 26
Overdrafts, secured and unsecured.....	19 25	18 00	240 39	366 46
U. S. Bonds to secure circulation.....	53,300 00	53,300 00	53,300 00	53,300 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....	80 00	80 00	80 00	80 00
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	69,500 00	73,952 80	68,952 80	62,953 80
Banking house, furniture and fixtures.....				
Other real estate owned.....	380 51			
Due from National banks (not reserve agents) ..	7,105 97	15,143 94	17,062 97	11,602 11
Due from State banks and bankers.....				50 00
Due from approved reserve agents.....	85,227 04	80,243 76	151,567 72	126,182 27
Checks and other cash items.....	110 35	202 42	181 07	93 76
Exchanges for clearing house.....	953 03	572 46	370 75	93 98
Notes of other National banks.....	3,500 00	1,700 00	1,900 00	3,150 00
Fractional paper currency, nickels and cents ..	331 98	268 69	149 24	167 53
Specie.....	31,365 00	34,302 80	38,177 50	44,806 25
Legal tender notes.....	9,910 00	9,880 00	13,584 00	14,710 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,665 00	2,665 00	2,665 00	2,665 00
Due from U. S. treasurer, other than 5% re- demption fund.....				1,000 00
Totals.....	\$924,649 85	\$913,692 90	\$1,018,591 40	\$1,063,937 42
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid ..	13,084 48	16,367 26	21,834 49	17,420 20
National bank notes outstanding.....	53,300 00	53,300 00	53,300 00	53,300 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	517,250 26	504,037 56	603,351 29	650,490 19
Demand certificates of deposit.....	221,015 11	219,988 08	219,505 62	242,727 03
Time certificates of deposit.....				
Certified checks.....			600 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$924,649 85	\$913,692 90	\$1,018,591 40	\$1,063,937 42

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

WILLIAM H. ANDERSON, *President*; JOHN W. BLODGETT, *Vice President*; LAVANT Z. CAUKIN, *Cashier*;
J. CLINTON BISHOP, *Assistant Cashier*.

DIRECTORS.—W. H. Anderson, Wm. H. Gay, S. M. Lemon, G. K. Johnson, C. Bertsch, John W. Blodgett,
C. G. A. Voigt, A. S. Musselman, L. E. Knappen, Sidney F. Stevens, James L. Hamilton.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,079,733 79	\$2,067,451 09	\$2,115,021 71	\$2,178,551 09
Overdrafts, secured and unsecured.....	2,650 68	5,661 32	1,101 13	1,074 54
U. S. Bonds to secure circulation.....	300,000 00	300,000 00	300,000 00	300,000 00
U. S. Bonds to secure U. S. deposits.....	110,000 00	110,000 00	200,000 00	200,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	12,000 00	12,000 00	15,000 00	15,000 00
Stocks, securities, etc.....	262,763 64	265,763 64	249,363 64	255,363 64
Banking house, furniture and fixtures.....	125,000 00	125,000 00	125,000 00	125,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	41,398 80	35,593 49	49,392 27	31,109 75
Due from State banks and bankers.....	28,641 72	25,441 91	43,612 58	45,117 45
Due from approved reserve agents.....	323,349 47	371,444 23	416,968 85	226,021 70
Checks and other cash items.....	130 32	114 03	4 65	705 55
Exchanges for clearing house.....	15,256 35	14,459 69	15,665 97	22,391 38
Notes of other National banks.....	26,000 00	15,000 00	25,000 00	47,228 00
Fractional paper currency, nickels and cents..	5,755 21	6,170 03	7,772 55	3,660 24
Specie.....	124,621 00	99,893 00	86,478 00	74,665 00
Legal tender notes.....	76,709 00	52,925 00	76,696 00	108,479 00
Redemption fund with U. S. treasurer (5% of circulation).....	15,000 00	15,000 00	15,000 00	15,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$5,549,009 98	\$3,551,907 43	\$3,742,107 35	\$3,649,357 34
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits less expenses and taxes paid..	22,335 68	19,838 15	25,541 24	26,047 76
National bank notes outstanding.....	300,000 00	300,000 00	300,000 00	300,000 00
Due to other National banks.....	65,296 64	49,851 13	36,841 23	36,602 47
Due to State banks and bankers.....	681,504 31	696,228 72	703,407 33	699,209 64
Dividends unpaid.....	916 15	657 93	387 98	107 50
Individual deposits subject to check.....	1,253,942 39	1,240,788 62	1,262,511 45	1,363,384 84
Demand certificates of deposit.....	612,605 81	634,355 73	618,418 17	553,512 92
Time certificates of deposit.....				
Certified checks.....	2,410 00	187 15	5,000 00	512 21
Cashier's checks outstanding.....				
United States deposits.....	84,379 26	93,762 94	185,428 64	181,460 18
Deposits of U. S. disbursing officers.....	25,620 74	16,237 06	14,571 36	18,530 82
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$5,549,009 98	\$3,551,907 43	\$3,742,107 35	\$3,649,357 34

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

ROBERT D. GRAHAM, *President*; WILLIAM H. ANDERSON, THOMAS W. STRAHAN, *Vice Presidents*; CLYDE L. ROSS, *Cashier*; WM. H. GALLMEYER, *Assistant Cashier*; TYLER E. WHEELER, *Auditor*.

DIRECTORS.—Thos. W. Strahan, Hubert Weiden, Robert D. Graham, Thomas F. Carroll, Daniel Lynch, John W. Blodgett, Samuel M. Lemon, Wm. H. Anderson, Christian Gallmeyer, Christian Bertsch, Wm. H. Gay, Henry J. Vinkemulder, Frank A. Baldwin, John W. Blodgett, John W. Goodspeed, Louis C. Brandy.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$763,211 51	\$802,054 76	\$806,309 48	\$794,228 35
Overdrafts, secured and unsecured.....	1,733 51	543 30	2,866 02	606 44
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	3,000 00	3,000 00	2,500 00	2,000 00
Stocks, securities, etc.....	78,776 53	78,776 53	77,376 53	74,409 90
Banking house, furniture and fixtures.....	2,500 00	2,500 00	2,250 00	2,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	27,282 75	28,360 90	7,250 56	19,574 08
Due from State banks and bankers.....				2,117 64
Due from approved reserve agents.....	95,484 85	72,203 00	62,413 50	83,371 45
Checks and other cash items.....	462 49	560 97	3,343 39	352 00
Exchanges for clearing house.....	9,854 01	4,826 47	11,356 29	5,969 62
Notes for other National banks.....	9,000 00	9,000 00	8,000 00	9,000 00
Fractional paper currency, nickels and cents.....	1,693 91	1,069 85	646 78	1,562 10
Specie.....	34,945 40	35,620 00	36,299 85	28,343 65
Legal tender notes.....	30,128 00	27,385 00	27,774 00	26,985 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,600 00	800 00	800 00	2,200 00
Totals.....	\$1,163,992 96	\$1,171,700 78	\$1,154,196 40	\$1,157,720 24
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	5,737 98	10,264 14	11,183 13	9,510 97
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	90 00	24 00	37 50	7 50
Individual deposits subject to check.....	573,828 67	564,391 90	542,311 95	558,016 45
Demand certificates of deposit.....	350,587 30	366,520 74	365,172 82	357,443 07
Time certificates of deposit.....				
Certified checks.....	3,749 01	500 00	5,490 00	2,742 25
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,163,992 96	\$1,171,700 78	\$1,154,196 40	\$1,157,720 24

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

DUDLEY E. WATERS, *President*; CHARLES S. HAZELTINE, JOHN E. PECK, *Vice Presidents*; FRANK M. DAVIS, *Cashier*; JOHN L. BENJAMIN, ARTHUR T. SLAGHT, *Assistant Cashiers*.

DIRECTORS.—Joseph Houseman, S. Sears, John E. Peck, G. H. Long, C. S. Hazeltine, W. G. Herpolsheimer, M. J. Clark, J. Boyd Pantlind, D. E. Waters, William Widdicomb, Justus S. Stearns, Chas. S. Burch, Claude Hamilton, Wm. S. Winegar, John Mowat, Chas. A. Phelps, Chas. R. Sligh.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,863,801 90	\$2,785,371 47	\$2,791,521 15	\$2,862,454 29
Overdrafts, secured and unsecured.....	4,286 70	7,357 60	8,871 00	2,935 38
U. S. Bonds to secure circulation.....	350,000 00	350,000 00	350,000 00	350,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....	2,200 00	2,200 00	2,200 00	2,200 00
Premiums on U. S. Bonds.....	19,700 00	19,700 00	19,700 00	19,700 00
Stocks, securities, etc.....	186,202 15	307,743 54	241,006 10	216,303 03
Banking house, furniture and fixtures.....	53,414 66	53,414 66	53,414 66	53,414 66
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents) ..	65,251 46	75,162 41	43,345 03	42,300 81
Due from State banks and bankers.....	166,425 14	137,237 21	113,887 03	134,590 76
Due from approved reserve agents.....	200,527 19	207,766 95	186,110 35	205,876 45
Checks and other cash items.....	17,193 08	737 03	12,686 80	16,970 31
Exchanges for clearing house.....	37,326 42	11,256 94	33,114 73	21,058 40
Notes of other National banks.....	25,000 00	20,000 00	16,900 00	19,400 00
Fractional paper currency, nickels and cents..	630 02	910 26	389 93	212 86
Specie.....	132,708 90	124,847 00	152,888 50	129,575 15
Legal tender notes.....	44,000 00	37,000 00	42,000 00	43,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	17,500 00	17,500 00	17,500 00	17,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	6,500 00	8,500 00	6,500 00	15,500 00
Totals.....	\$4,242,647 62	\$4,216,695 07	\$4,091,035 28	\$4,202,992 10
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid..	49,614 09	58,012 75	69,796 24	57,959 71
National bank notes outstanding.....	344,400 00	339,600 00	343,000 00	340,900 00
Due to other National banks.....	70,601 65	98,775 80	136,306 21	69,475 77
Due to State banks and bankers.....	386,241 49	424,919 19	457,910 17	517,163 19
Dividends unpaid.....	1,476 00	124 00	84 00	450 00
Individual deposits subject to check.....	2,133,046 75	2,010,365 88	1,749,964 02	1,956,949 15
Demand certificates of deposit.....	605,426 44	597,180 86	683,341 40	609,301 03
Time certificates of deposit.....				
Certified checks.....	920 89	670 89	697 14	720 89
Cashier's checks outstanding.....	920 31	45 70	24 10	72 36
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		37,000 00		
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$4,242,647 62	\$4,216,695 07	\$4,091,035 28	\$4,202,992 10

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

JAMES R. WYLIE, *President*; LESTER J. RINDGE, *Vice President*; FRANK WELTON, *Cashier*;
EDWARD H. HUNT, *Assistant Cashier*.

DIRECTORS.—T. Stewart White, P. C. Fuller, D. M. Amberg, J. F. Baars, L. J. Rindge, Francis Letelier, C. Morton, Walter C. Winchester, James R. Wylie, G. W. Perkins, S. A. Morman, Thos. M. Peck, Joseph J. Tucker, James D. Lacey, Charles Trankla, R. W. Irwin.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,468,894 28	\$2,435,239 60	\$2,401,466 79	\$2,524,227 79
Overdrafts, secured and unsecured.....	1,578 82	353 10	2,023 97	2,464 21
U. S. Bonds to secure circulation.....	450,000 00	450,000 00	450,000 00	450,000 00
U. S. Bonds to secure U. S. deposits.....		100,000 00	100,000 00	100,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	90,698 00	88,698 00	89,298 00	74,298 00
Banking house, furniture and fixtures.....	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents) ..	25,287 30	27,485 46	29,139 05	2,343 31
Due from State banks and bankers.....	28,102 29	107,725 83	117,610 13	68,089 36
Due from approved reserve agents.....	196,288 60	178,900 24	213,562 96	120,921 08
Checks and other cash items.....	8,265 93	2,876 51	1,885 37	664 32
Exchanges for clearing house.....	12,853 26	10,008 03	16,856 14	9,768 05
Notes of other National banks.....	49,338 00	38,135 00	29,220 00	54,873 00
Fractional paper currency, nickels and cents..	400 00	300 00	250 00	450 00
Specie.....	91,007 56	84,872 36	82,880 39	72,547 56
Legal tender notes.....	63,000 00	34,500 00	37,000 00	56,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	22,500 00	22,500 00	22,500 00	22,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	3,000 00	3,000 00	1,000 00	3,000 00
Totals.....	\$3,561,814 04	\$3,634,594 13	\$3,644,692 80	\$3,610,146 68
Liabilities.				
Capital stock paid in.....	\$600,000 00	\$600,000 00	\$600,000 00	\$600,000 00
Surplus fund.....	120,000 00	120,000 00	120,000 00	120,000 00
Undivided profits less expenses and taxes paid..	69,298 78	71,329 71	91,741 02	82,485 42
National bank notes outstanding.....	450,000 00	450,000 00	450,000 00	450,000 00
Due to other National banks.....	55,790 42	50,157 88	69,502 85	46,975 85
Due to State banks and bankers.....	352,752 19	406,030 81	401,039 87	348,811 82
Dividends unpaid.....	1,253 62	360 00	40 00	293 32
Individual deposits subject to check.....	1,057,805 96	1,009,182 92	972,427 01	998,536 86
Demand certificates of deposit.....	854,915 07	827,532 81	839,236 12	863,031 41
Time certificates of deposit.....				
Certified checks.....			705 93	12 00
Cashier's checks outstanding.....				
United States deposits.....		100,000 00	100,000 00	100,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$3,561,814 04	\$3,634,594 13	\$3,644,692 80	\$3,610,146 68

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

JAMES M. BARNETT, *President*; WILLIAM BARNHART, HARVEY J. HOLLISTER, GEORGE C. PIERCE, *Vice Presidents*; CLAY H. HOLLISTER, *Cashier*; H. A. WOODRUFF, *Assistant Cashier*.

DIRECTORS.—James M. Barnett, Willard Barnhart, W. W. Cummer, Jos. H. Martin, W. R. Shelby, L. H. Withey, Geo. C. Pierce, H. J. Hollister, Wm. Judson, W. D. Stevens, Clay H. Hollister, J. C. Holt, Henry Idema, Edward Lowe.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$4,654,780 98	\$4,672,151 94	\$4,744,750 35	\$4,568,044 63
Overdrafts, secured and unsecured.....	8,479 05	5,909 21	6,323 04	3,934 65
U. S. Bonds to secure circulation.....	800,000 00	800,000 00	800,000 00	800,000 00
U. S. Bonds to secure U. S. deposits.....			100,000 00	100,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	24,490 76	29,918 45	29,918 45	29,918 45
Stocks, securities, etc.....	143,040 17	244,069 17	201,140 17	213,324 37
Banking house, furniture and fixtures.....	170,000 00	170,000 00	170,000 00	170,000 00
Other real estate, and mortgages owned.....	500 00	500 00	500 00	500 00
Due from National banks (not reserve agents).....	82,556 78	88,283 35	109,229 68	89,898 71
Due from State banks and bankers.....	156,503 52	120,094 60	197,377 59	104,255 92
Due from approved reserve agents.....	656,816 07	634,459 97	796,154 74	621,115 62
Checks and other cash items.....	482 78	2,216 61	3,480 44	4,613 32
Exchanges for clearing house.....	22,358 58	24,897 44	25,158 74	33,170 95
Notes of other National banks.....	48,000 00	52,000 00	49,000 00	52,000 00
Fractional paper currency, nickels and cents....	1,798 07	1,503 29	1,902 16	1,966 30
Specie.....	201,182 65	209,828 40	210,200 75	208,150 53
Legal tender notes.....	54,000 00	58,000 00	55,000 00	58,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	40,000 00	40,000 00	40,000 00	40,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	14,151 48	8,000 00		
Totals.....	\$7,079,120 89	\$7,101,832 43	\$7,540,036 11	\$7,098,893 44
Liabilities.				
Capital stock paid in.....	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid..	124,078 80	162,714 31	196,206 30	151,553 87
National bank notes outstanding.....	800,000 00	800,000 00	800,000 00	800,000 00
Due to other National banks.....	198,679 24	191,042 60	242,302 16	155,124 80
Due to State banks and bankers.....	567,252 59	547,017 47	599,740 73	660,327 87
Dividends unpaid.....	1,635 00	1,003 00	319 00	672 00
Individual deposits subject to check.....	2,695,125 12	2,575,649 94	2,852,607 23	2,611,867 72
Demand certificates of deposit.....	1,489,372 01	1,522,324 42	1,543,408 58	1,417,028 04
Time certificates of deposit.....				
Certified checks.....	2,978 13	2,080 69	5,482 11	2,319 14
Cashier's checks outstanding.....				
United States deposits.....		100,000 00	100,000 00	100,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$7,079,120 89	\$7,101,832 43	\$7,540,036 11	\$7,098,893 44

NATIONAL BANKS OF MICHIGAN.

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No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

AUGUST METTE, *President*; ARCHIBALD J. SCOTT, *Vice President*; W. R. THOMPSON, *Cashier*;
MICHAEL M. SHEA, JOHN C. CONDON, *Assistant Cashiers*.

DIRECTORS.—August Mette, Archibald J. Scott, George H. Nichols, Charles D. Hanchette, William Kerredge, John H. Hickok, Edw. M. Lieblein, Edward Ryan, Joseph W. Selden.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$770,565 85	\$855,926 58	\$851,690 14	\$898,800 00
Overdrafts, secured and unsecured.....	564 45	2,316 70	5,750 01	3,531 66
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	45,323 92	45,323 92	45,323 92	45,823 92
Banking house, furniture and fixtures.....	51,482 81	51,482 81	51,482 81	51,482 81
Other real estate, and mortgages owned.....	31,974 36	31,974 36	31,974 36	31,974 36
Due from National banks (not reserve agents).....	112,110 95	23,466 28	23,912 34	16,981 44
Due from State banks and bankers.....	7,083 78	26,847 47	3,914 21	1,523 96
Due from approved reserve agents.....	154,655 49	213,481 07	306,036 07	239,720 53
Checks and other cash items.....	5,158 23	3,175 70	3,721 13	7,317 13
Exchanges for clearing house.....				
Notes of other National banks.....	11,950 00	13,930 00	6,530 00	11,245 00
Fractional paper currency, nickels and cents.....	151 88	679 61	387 48	490 30
Specie.....	81,932 70	96,063 85	50,215 45	55,869 85
Legal tender notes.....	8,947 00	9,152 00	4,791 00	6,880 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,334,432 42	\$1,426,210 35	\$1,437,218 92	\$1,424,140 96
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	9,407 10	15,645 73	23,786 45	22,620 72
National bank notes outstanding.....	50,000 00	49,100 00	50,000 00	49,300 00
Due to other National banks.....	337 10	5,621 97	39,981 39	25,473 95
Due to State banks and bankers.....				55 86
Dividends unpaid.....	214 00	214 00	214 00	199 09
Individual deposits subject to check.....	952,641 49	1,034,048 72	998,163 71	983,981 27
Demand certificates of deposit.....	171,068 73	170,879 93	172,713 37	192,340 16
Time certificates of deposit.....				
Certified checks.....	764 00	700 00	2,410 00	200 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,334,432 42	\$1,426,210 35	\$1,437,218 92	\$1,424,140 96

No. 6727.

THE FIRST NATIONAL BANK, HART.

FRED J. RUSSELL, *President*; J. K. FLOOD, *Vice President*; C. L. FLOOD, *Cashier*;
WM. F. DOWLAND, *Assistant Cashier*.

DIRECTORS.—A. S. White, Fred J. Russell, J. K. Flood, W. R. Roach, J. H. Colby.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$138,444 47	\$121,258 06	\$129,269 12	\$140,353 22
Overdrafts, secured and unsecured.....	428 97	149 88	15 17	68 87
U. S. Bonds to secure circulation.....	10,000 00	10,000 00	10,000 00	10,000 00
Premium on Bonds for circulation.....		200 00		
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. and other Bonds.....	200 00	200 00	200 00	200 00
Stocks, securities, etc.....	11,540 00	9,940 00	10,140 00	8,870 00
Banking house, furniture and fixtures.....	2,400 00	2,793 36	6,087 45	5,800 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents) ..	23,822 59	18,389 85	13,595 32	10,823 21
Due from State banks and bankers.....	1,357 44	1,072 79	3,092 83	
Due from approved reserve agents.....	37,897 18	39,401 63	24,580 28	44,272 04
Checks and other cash items.....	1,531 74	125 51	68 10	856 76
Exchanges for clearing house.....				
Notes of other National banks.....	110 00	1,050 00	780 00	100 00
Fractional paper currency, nickels and cents..	823 09	318 67	324 73	310 90
Specie.....	4,620 25	4,871 35	4,478 30	4,208 30
Legal tender notes.....	9,398 00	10,598 00	10,882 00	7,574 00
Redemption fund with U. S. treasurer (5% of circulation).....	500 00	500 00	500 00	500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$243,073 73	\$220,869 10	\$214,013 30	\$233,937 30
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	4,000 00
Undivided profits less expenses and taxes paid..	6,077 65	7,147 04	7,510 33	6,718 10
National bank notes outstanding.....	10,000 00	10,000 00	10,000 00	10,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	60 00			15 00
Individual deposits subject to check.....	121,304 29	66,901 79	92,162 45	106,758 79
Demand certificates of deposit.....	72,131 79	66,999 10	70,840 52	76,445 41
Time certificates of deposit.....				
Savings deposits.....		36,321 17		
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$243,073 73	\$220,869 10	\$214,013 30	\$233,937 30

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

J. T. LOMBARD, *President*; J. F. GOODYEAR, *Vice President*; W. D. HAYES, *Cashier*;
HARRY G. HAYES, *Assistant Cashier*.

DIRECTORS.—J. T. Lombard, F. D. Pratt, W. D. Hayes, J. F. Goodyear, Clement Smith, R. K. Grant,
W. H. Chase.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$423,721 29	\$481,991 41	\$424,558 29	\$411,841 78
Overdrafts, secured and unsecured.....	3,373 83	1,900 43	1,638 22	2,271 82
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	33,500 00	33,500 00	33,500 00	33,500 00
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	1,834 37	1,185 75	1,048 98	4,293 08
Due from State banks and bankers.....				
Due from approved reserve agents.....	44,575 65	45,736 40	67,287 96	76,352 71
Checks and other cash items.....	3,669 18	2,262 18	1,094 95	3,144 28
Exchanges for clearing house.....				
Notes of other National banks.....	2,000 00	2,060 00	190 00	4,500 00
Fractional paper currency, nickels and cents....	407 56	354 38	331 99	290 89
Specie.....	14,767 05	13,936 20	11,097 25	10,855 60
Legal tender notes.....	12,091 00	11,000 00	15,000 00	23,289 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$602,439 93	\$606,416 75	\$618,248 64	\$632,839 11
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid..	13,256 00	14,031 64	13,954 75	15,811 02
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	30 00	20 00	30 00	
Individual deposits subject to check.....	347,953 49	350,342 49	361,341 59	379,643 14
Demand certificates of deposit.....	91,200 44	92,022 62	92,622 30	87,384 95
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$602,439 93	\$606,416 75	\$618,248 64	\$632,839 11

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. H. WINCHESTER, *Vice President*; C. F. STEWART, *Cashier*;
Wm. PRIDRAUX, *Assistant Cashier*.

DIRECTORS.—F. M. Stewart, C. H. Winchester, C. E. Lawrence, H. B. Waldron, Wm. MacRitchie,
C. F. Stewart.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$522,670 10	\$551,531 99	\$536,829 21	\$562,784 62
Overdrafts, secured and unsecured.....	17,283 95	24,781 12	16,540 55	13,336 49
U. S. Bonds to secure circulation.....	13,750 00	13,750 00	13,750 00	13,750 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	117,068 06	116,168 06	115,668 06	113,748 81
Banking house, furniture and fixtures.....	8,853 86	8,853 86	8,853 86	8,853 86
Other real estate, and mortgages owned.....	480 00	480 00	480 00	480 00
Due from National banks (not reserve agents).....	670 01	1,366 29	2,640 70	881 09
Due from State banks and bankers.....	48 75	2,648 82	1,070 13	244 58
Due from approved reserve agents.....	75,166 63	74,247 92	112,276 82	47,389 39
Checks and other cash items.....	988 03	510 50	755 19	957 48
Exchanges for clearing house.....				
Notes of other National banks.....	3,430 00	2,150 00	1,656 00	1,432 00
Fractional paper currency, nickels and cents..	109 77	62 14	96 51	111 68
Specie.....	58,410 00	41,264 00	41,155 00	54,715 50
Legal tender notes.....	18,967 00	12,578 00	10,502 00	12,790 00
Redemption fund with U. S. treasurer (5% of circulation).....	662 50	662 50	662 50	662 50
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$838,558 66	\$851,055 20	\$862,966 53	\$862,138 00
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid..	14,037 76	12,688 42	11,943 42	15,007 45
National bank notes outstanding.....	13,125 00	12,525 00	12,025 00	12,725 00
Due to other National banks.....			2,965 70	3,539 99
Due to State banks and bankers.....	3,731 27	2,967 61	3,963 40	3,183 04
Dividends unpaid.....				
Individual deposits subject to check.....	116,047 87	115,436 34	122,809 82	126,204 97
Demand certificates of deposit.....	606,616 76	622,447 83	624,239 19	616,477 55
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$838,558 66	\$851,055 20	\$862,966 53	\$862,138 00

No. 5896.

CITIZENS' NATIONAL BANK, HOUGHTON.

GRAHAM POPE, *President*; C. V. SEEBER, *Vice President*; CHAS. H. MOSS, *Cashier*.

DIRECTORS.—Graham Pope, C. H. Moss, J. H. Jasberg, E. R. Hall, C. V. Seeber, A. M. Schulte, A. F. Heidkamp, John G. Stone, Frank Haun.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$416,167 33	\$431,438 06	\$444,369 73	\$444,241 50
Overdrafts, secured and unsecured.....	13,527 46	6,826 00	2,941 32	2,102 44
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	750 00	750 00	750 00	750 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	9,951 00	9,951 00	9,951 00	9,800 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	10,632 88	13,866 73	13,288 86	21,002 61
Due from State banks and bankers.....	12,184 78	4,742 46	9,557 83	2,102 08
Due from approved reserve agents.....	64,057 87	20,496 68	34,328 81	23,606 26
Checks and other cash items.....	1,961 71	3,930 20	467 28	1,696 70
Exchanges for clearing house.....				
Notes of other National banks.....	7,420 00	4,465 00	1,435 00	3,285 00
Fractional paper currency, nickels and cents.....	230 19	123 05	121 21	212 19
Specie.....	24,809 40	20,303 10		23,282 85
Legal tender notes.....	11,305 00	4,460 00	38,077 00	6,830 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$599,247 62	\$562,604 28	\$581,537 74	\$565,351 71
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid.....	16,706 45	18,053 21	20,560 88	18,728 22
National bank notes outstanding.....	25,600 00	24,500 00	24,500 00	24,500 00
Due to other National banks.....	9,858 09			
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	475,600 08	455,051 07	471,476 85	448,373 40
Demand certificates of deposit.....	7,083 00			7,755 00
Time certificates of deposit.....				
Certified checks.....				1,000 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$599,247 62	\$562,604 28	\$581,537 74	\$565,351 71

No. 7676.

THE HOUGHTON NATIONAL BANK, HOUGHTON.

JAMES H. SEAGER, *President*; JOHN H. RICE, JAMES B. COOPER, *Vice Presidents*; WM. B. McLAUGHLIN, *Cashier*; A. N. BAUDIN, *Assistant Cashier*.

DIRECTORS.—James H. Seager, James B. Cooper, F. McM. Stanton, L. L. Hubbard, J. H. Rice, W. D. Calverley, A. F. Reese, Wm. B. McLaughlin, N. W. Haire.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,304,435 94	\$2,282,270 51	\$2,195,510 05	\$2,004,843 31
Overdrafts, secured and unsecured.....	10,561 84	10,315 25	13,201 33	20,415 88
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	150,000 00	150,000 00	150,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....		5,468 75	5,468 75	
Stocks, securities, etc.....	261,065 59	257,065 59	268,565 59	254,969 61
Banking house, furniture and fixtures.....	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)...	28,308 68	14,905 65	177,925 43	36,274 54
Due from State banks and bankers.....	82,922 56	27,051 08	70,245 71	33,878 17
Due from approved reserve agents.....	727,960 65	379,527 54	442,189 39	336,873 51
Checks and other cash items.....	12,778 62	10,077 30	18,957 89	13,716 03
Exchanges for clearing house.....				
Notes of other National banks.....	33,245 00	36,375 00	15,525 00	26,708 00
Fractional paper currency, nickels and cents..	499 97	406 26	466 73	434 78
Specie.....	191,408 57	178,212 45	161,213 95	205,405 00
Legal tender notes.....	40,000 00	31,000 00		35,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....		3,300 00		
Totals.....	\$3,798,187 42	\$3,540,975 38	\$3,672,269 82	\$3,363,517 83
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits less expenses and taxes paid..	58,964 62	68,572 42	94,848 62	89,910 72
National bank notes outstanding.....	94,600 00	100,000 00	98,500 00	94,550 00
Due to other National banks.....	17,307 53	47,422 37	9,406 49	25,743 66
Due to State banks and bankers.....	83,491 58	9,633 32	8,671 54	14,174 41
Dividends unpaid.....	1,230 00	414 00	378 00	618 00
Individual deposits subject to check.....	3,122,559 59	2,798,470 66	2,919,648 78	2,614,887 67
Demand certificates of deposit.....	55,930 03	52,305 35	57,880 73	60,931 21
Time certificates of deposit.....				
Certified checks.....	14,104 07	14,157 26	32,935 66	12,302 16
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	150,000 00	150,000 00	150,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$3,798,187 42	\$3,540,975 38	\$3,672,269 82	\$3,363,517 83

No. 5789.

THE NATIONAL BANK OF IONIA, IONIA.

H. B. WEBBER, *President*; W. H. MATTISON, *Vice President*; M. M. McGEARY, *Cashier*;
J. H. SMITH, *Assistant Cashier*.

DIRECTORS.—H. B. Webber, W. H. Mattison, T. A. Carten, H. E. Powell, W. G. Longe, B. F. Hall,
M. J. Allen.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$248,725 48	\$236,182 53	\$265,668 16	\$285,616 07
Overdrafts, secured and unsecured.....	1,444 85	2,387 43	15,728 87	4,639 04
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,200 00	1,200 00	1,200 00	1,200 00
Stocks, securities, etc.....	48,720 00	48,720 00	48,720 00	48,720 00
Banking house, furniture and fixtures.....	10,500 00	10,500 00	10,500 00	10,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	6,394 85	18,698 51	5,401 12	1,415 89
Due from State banks and bankers.....	9,847 06	38,775 78	4,103 67	5,785 74
Due from approved reserve agents.....	18,512 94	22,814 64	25,763 86	18,542 98
Checks and other cash items.....				
Exchanges for clearing house.....	1,848 80	1,847 62	2,111 50	2,278 78
Notes of other National banks.....	2,000 00	3,000 00	2,000 00	1,000 00
Fractional paper currency, nickels and cents..	229 55	234 45	256 29	218 70
Specie.....	14,016 00	15,580 00	11,138 00	13,300 00
Legal tender notes.....	14,155 00	8,300 00	10,317 00	11,275 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$429,589 53	\$460,450 96	\$455,408 47	\$456,492 15
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	7,000 00	9,500 00	10,000 00
Undivided profits less expenses and taxes paid..	3,676 45	4,687 11	3,927 12	2,675 96
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....			2,587 31	
Dividends unpaid.....	80 00			
Individual deposits subject to check.....	125,510 64	147,269 97	139,480 86	137,500 66
Demand certificates of deposit.....	193,322 44	201,493 88	199,913 18	206,315 53
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$429,589 53	\$460,450 96	\$455,408 47	\$456,492 15

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

E. F. BROWN, *President*; J. A. KIMBERLY, *Vice President*; R. S. POWELL, *Cashier*;
F. J. OLIVER, *Assistant Cashier*.

DIRECTORS.—E. F. Brown, W. H. Scandling, J. H. Cundy, R. S. Powell, J. A. Kimberly, A. Bjorkman,
W. J. Cudlip.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$600,896 58	\$666,715 09	\$671,550 64	\$633,848 19
Overdrafts, secured and unsecured.....			17 23	2 00
U. S. Bonds to secure circulation.....	35,000 00	35,000 00	35,000 00	35,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	2,740 00	2,740 00	2,740 00	2,700 00
Stocks, securities, etc.....	62,180 28	62,180 28	57,915 00	57,860 00
Banking house, furniture and fixtures.....	43,420 80	43,758 14	44,230 94	44,236 44
Other real estate, and mortgages owned.....	5,650 00	5,650 00	5,650 00	5,650 00
Due from National banks (not reserve agents)...	9,732 70	14,408 62	8,564 51	7,726 07
Due from State banks and bankers.....	786 41	777 54	1,159 81	334 43
Due from approved reserve agents.....	127,217 56	57,547 39	68,070 71	102,968 18
Checks and other cash items.....	4,160 19	10,007 66	2,060 01	9,261 10
Exchanges for clearing house.....				
Notes of other National banks.....	3,650 00	1,545 00	3,168 00	4,020 00
Fractional paper currency, nickels and cents..	170 06	82 48	201 49	137 75
Specie.....	41,601 60	27,005 50	42,343 50	27,068 05
Legal tender notes.....	5,430 00	3,020 00	4,740 00	6,430 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,750 00	1,750 00	1,750 00	1,750 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$604,356 06	\$682,187 68	\$699,158 84	\$669,012 21
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid..	10,656 43	13,025 50	10,044 04	15,865 57
National bank notes outstanding.....	34,200 00	35,000 00	35,000 00	33,900 00
Due to other National banks.....	156 25	1,701 74	51 10	1,134 24
Due to State banks and bankers.....	174 70	122 78	50 96	235 71
Dividends unpaid.....	100 00		285 00	
Individual deposits subject to check.....	690,502 97	671,375 41	697,480 18	682,463 17
Demand certificates of deposit.....	63,065 84	53,544 56	52,507 56	47,753 51
Time certificates of deposit.....				
Certified checks.....	900 00		500 00	1,943 72
Cashier's checks outstanding.....		10,177 82	3,024 80	8,831 54
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Reserved for taxes and interest.....	4,590 82	7,239 87	10,205 70	7,336 75
Liabilities other than those above stated.....				
Totals.....	\$604,356 06	\$682,187 68	\$699,158 84	\$669,012 21

NATIONAL BANKS OF MICHIGAN.

385

No. 8545.

THE FIRST NATIONAL BANK, IRON RIVER.

ELLSWORTH S. COE, *President*; WILLIAM J. RICHARDS, *Vice President*; ALBERT J. POHLAND, *Cashier*.

DIRECTORS.—Ellsworth S. Coe, William J. Richards, Isaac W. Byers, Barney Krom, Chas. E. Lawrence, William H. Jobe, Finlay A. Morrison.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Overdrafts, secured and unsecured.....				
U. S. Bonds to secure circulation.....				
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....				
Checks and other cash items.....				
Exchanges for clearing house.....				
Notes of other National banks.....				
Fractional paper currency, nickels and cents.....				
Specie.....				
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of circulation).....				
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits less expenses and taxes paid.....				
National bank notes outstanding.....				
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....				

No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

H. F. JAHN, *President*; JAMES DEVOY, *Vice President*; E. T. LARSON, *Cashier*;
G. H. BEDDOW, *Assistant Cashier*.

DIRECTORS.—H. F. Jahn, J. A. Tederstrom, E. T. Larson, James Devoy, Calvin E. Houk, Charles R. Clark.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$429,111 73	\$430,903 46	\$457,828 43	\$494,822 36
Overdrafts, secured and unsecured.....	3,164 91	3,724 63	3,204 93	4,486 96
U. S. Bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....	800 00	800 00	800 00	800 00
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	12,125 00	68,000 00	31,993 92	33,668 92
Banking house, furniture and fixtures.....	5,500 00	5,500 00	5,500 00	6,240 50
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	19,831 53	10,486 03	14,897 27	28,766 27
Due from State banks and bankers.....				
Due from approved reserve agents.....	135,542 14	89,043 04	87,439 36	36,036 64
Checks and other cash items.....	2,478 43	3,214 88	5,963 25	5,211 90
Exchanges for clearing house.....				
Notes of other National banks.....	1,650 00	1,855 00	1,665 00	1,300 00
Fractional paper currency, nickels and cents.....	367 08	268 52	409 15	706 15
Specie.....	45,928 00	15,233 00	13,569 75	4,355 85
Legal tender notes.....		27,665 00	20,000 00	35,536 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$669,623 82	\$669,818 56	\$656,426 06	\$665,046 55
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid.....	2,355 66	2,356 81	4,501 62	3,561 07
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....	1,882 35		1,107 56	
Due to State banks and bankers.....				
Dividends unpaid.....	120 00	90 00	90 00	90 00
Individual deposits subject to check.....	313,344 57	301,360 48	278,356 35	258,892 75
Demand certificates of deposit.....	274,421 24	288,386 27	294,745 53	324,242 73
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Reserved for taxes.....		125 00	125 00	750 00
Liabilities other than those above stated.....				
Totals.....	\$669,623 82	\$669,818 56	\$656,426 06	\$665,046 55

No. 5668.

THE MINERS' NATIONAL BANK, ISHPeming.

F. BRAASTAD, *President*; H. OLIN YOUNG, *Vice President*; A. B. MINER, *Cashier*;
O. G. AAS, GEORGE HATHAWAY, *Assistant Cashiers*.

DIRECTORS.—F. Braastad, D. T. Morgan, Alexander Maitland, W. H. Johnston, H. O. Young, M. M. Duncan, A. B. Miner, Jas. Vandeventer, James Clancey.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$945,907 34	\$966,251 63	\$942,984 24	\$895,002 48
Overdrafts, secured and unsecured.....	1,170 03	563 16	797 36	678 51
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	43,666 58	43,666 58	48,024 27	46,924 27
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	64,629 33	40,524 66	36,156 44	27,199 51
Due from State banks and bankers.....	49,562 72	55,007 51	11,288 31	27,262 39
Due from approved reserve agents.....	131,396 12	169,608 67	194,103 55	128,300 65
Checks and other cash items.....	7,975 47	2,392 71	2,245 34	4,036 72
Exchanges for clearing house.....				
Notes of other National banks.....	7,650 00	2,500 00	1,600 00	7,245 00
Fractional paper currency, nickels and cents.....	218 06	32 90	153 79	234 35
Specie.....	81,326 00	56,331 00	71,671 00	88,316 00
Legal tender notes.....	5,000 00	1,000 00	2,500 00	500 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$1,461,001 65	\$1,510,378 82	\$1,484,024 40	\$1,398,297 88
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	2,168 23	3,389 22	2,510 66	9,002 85
National bank notes outstanding.....	50,000 00	49,500 00	50,000 00	49,000 00
Due to other National banks.....	5,082 89	6,775 87	3,500 51	2,745 10
Due to State banks and bankers.....	7,421 62	23,476 26	10,567 95	8,587 84
Dividends unpaid.....	80 00	20 00		20 00
Individual deposits subject to check.....	1,186,063 64	1,168,011 64	1,150,557 68	1,067,246 52
Demand certificates of deposit.....	18,849 85	18,160 35	16,787 60	11,695 57
Time certificates of deposit.....				
Certified checks.....	1,337 42	1,045 48	100 00	
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	100,000 00	100,000 00	100,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,461,001 65	\$1,510,378 82	\$1,484,024 40	\$1,398,297 88

No. 6485.

ITHACA NATIONAL BANK, ITHACA.

ISAAC S. SEAVER, *President*; W. T. NALDRETT, H. McCORMACK, *Vice Presidents*; H. C. BARSTOW, *Cashier*.

DIRECTORS.—Isaac S. Seaver, W. T. Naldrett, J. P. Whitman, Samuel Lewis, B. H. Sawyer, Ransom Allen, Henry McCormack, C. G. Graham, J. Allen, R. G. Maloney.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$112,665 21	\$117,987 40	\$141,205 15	\$139,413 79
Overdrafts, secured and unsecured.....	356 28	145 59	766 91	472 25
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,032 42	1,032 42	1,032 42	1,032 42
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	1,850 00	2,595 00	2,595 00	2,595 00
Other real estate, and mortgages owned.....			8,000 00	8,000 00
Due from National banks (not reserve agents).....	4,086 06	7,204 52	559 75	1,590 05
Due from State banks and bankers.....	5,456 32	12,557 50	2,666 53	1,929 39
Due from approved reserve agents.....	32,740 45	17,225 44	14,349 17	7,622 54
Checks and other cash items.....	7,365 67	2,401 05	1,477 96	27 17
Exchanges for clearing house.....				
Notes of other National banks.....	5,000 00	4,500 00	2,350 00	500 00
Fractional paper currency, nickels and cents.....	147 96	133 05	163 76	185 16
Specie.....	12,467 00	15,303 00	7,430 00	11,076 00
Legal tender notes.....	2,000 00	1,000 00	1,000 00	
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from other sources.....	239 46	239 46	1,139 46	239 46
Totals.....	\$211,656 81	\$208,574 43	\$215,986 11	\$200,933 23
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,250 00	6,250 00	6,250 00	8,000 00
Undivided profits less expenses and taxes paid.....	1,006 87	1,347 37	2,173 85	784 43
National bank notes outstanding.....	25,000 00	23,900 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	89,068 05	70,787 39	70,149 84	59,978 36
Demand certificates of deposit.....	65,331 89	81,289 67	77,412 42	82,170 44
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....			10,000 00	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$211,656 81	\$208,574 43	\$215,986 11	\$200,933 23

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

BRADLEY M. DELAMATER, *President*; JOHN O'BRIEN, *Vice President*; F. H. HELMER, *Cashier*;
G. V. DEARING, *Assistant Cashier*.

DIRECTORS.—Bradley M. DeLamater, F. H. Helmer, Wiley R. Reynolds, John O'Brien, Edgar B. Clarkson, E. W. Barber, Lambert B. Cowley, Herbert S. Reynolds.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$722,854 35	\$798,396 72	\$792,118 97	\$867,743 33
Overdrafts, secured and unsecured.....	29,389 19	31,183 72	23,962 20	4,169 44
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	2,080 00	2,080 00	2,080 00	2,080 00
Stocks, securities, etc.....	151,418 36	152,418 36	152,418 36	152,418 36
Banking house, furniture and fixtures.....	3,484 30	3,484 30	3,484 30	3,484 30
Other real estate, and mortgages owned.....	40,176 26	40,066 26	39,736 26	36,706 26
Due from National banks (not reserve agents).....	25,270 92	17,442 03	8,522 14	17,848 26
Due from State banks and bankers.....				
Due from approved reserve agents.....	171,370 64	115,053 46	221,727 04	68,168 38
Checks and other cash items.....	427 08	377 01	621 84	1,574 64
Exchanges for clearing house.....	1,146 97	6,508 47	5,538 39	3,914 28
Notes of other National banks.....	18,760 00	13,166 00	19,515 00	7,485 00
Fractional paper currency, nickels and cents.....	1,132 38	993 48	1,103 21	1,125 34
Specie.....	59,663 00	52,929 25	62,080 20	54,504 60
Legal tender notes.....	29,646 00	27,518 00	33,743 00	29,628 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	700 00		500 00	
Totals.....	\$1,310,019 45	\$1,314,086 06	\$1,419,650 91	\$1,303,349 19
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid..	29,151 62	29,642 59	30,889 50	33,035 80
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	6,870 69	5,307 88	13,164 02	6,400 62
Dividends unpaid.....				
Individual deposits subject to check.....	586,711 24	602,992 95	722,771 66	605,418 10
Demand certificates of deposit.....	506,310 90	495,642 64	472,825 73	478,494 67
Time certificates of deposit.....				
Certified checks.....	975 00	500 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,310,019 45	\$1,314,086 06	\$1,419,650 91	\$1,303,349 19

STATE BANKING DEPARTMENT.

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

E. C. DAYTON, *President*; C. A. PECK, *Vice President*; W. R. BEEBE, *Cashier*;
H. W. PARKER, *Assistant Cashier*.

DIRECTORS.—E. C. Dayton, O. M. Allen, Sr., D. Boudeman, C. A. Peck, H. B. Hoyt, G. L. Gilkey,
Geo. E. Bardeen, A. B. Connable, W. R. Beebe.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$985,730 13	\$1,151,402 18	\$1,083,947 91	\$1,117,047 75
Overdrafts, secured and unsecured.....	7,908 78	16,274 43	5,379 63	3,491 91
U. S. Bonds to secure circulation.....	52,000 00	52,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....		50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....	5,600 00	5,600 00	7,600 00	7,000 00
Premiums on U. S. Bonds.....	5,000 00	7,687 50	9,812 50	9,812 50
Stocks, securities, etc.....	110,500 00	108,500 00	106,500 00	107,750 00
Banking house, furniture and fixtures.....	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)...	26,899 92	21,033 79	20,799 28	18,281 53
Due from State banks and bankers.....				
Due from approved reserve agents.....	375,242 12	124,600 74	229,642 33	159,993 89
Checks and other cash items.....	10,506 02	4,237 43	726 49	662 85
Exchanges for clearing house.....		7,704 11	11,393 78	16,540 18
Notes of other National banks.....	4,550 00	5,559 00	4,978 00	12,594 00
Fractional paper currency, nickels and cents..	347 24	292 91	296 80	544 69
Specie.....	23,154 20	14,931 55	19,302 10	24,700 40
Legal tender notes.....	70,000 00	75,000 00	75,000 00	63,900 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,600 00	2,600 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,682,838 39	\$1,650,223 64	\$1,733,178 82	\$1,700,119 75
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid..	29,873 26	34,509 83	39,431 77	40,857 12
National bank notes outstanding.....	52,000 00	51,000 00	99,500 00	99,300 00
Due to other National banks.....	5,750 38	3,235 43	1,413 76	2,533 67
Due to State banks and bankers.....	40,136 60	27,853 62	43,982 23	30,164 88
Dividends unpaid.....	752 14	720 00		1,184 00
Individual deposits subject to check.....	691,610 12	626,868 16	634,243 70	529,086 90
Demand certificates of deposit.....	659,680 89	654,414 60	664,607 36	652,189 93
Time certificates of deposit.....				
Certified ch cks.....				
Cashier's checks outstanding.....	3,035 00	1,622 00		2,879 58
United States deposits.....		50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				31,923 67
Bills payable.....				60,000 00
Liabilities other than those above stated.....				
Totals.....	\$1,682,838 39	\$1,650,223 64	\$1,733,178 82	\$1,700,119 75

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

G. W. RITCHIE, *President*; J. W. OSBORNE, *Vice President*; H. H. CODDINGTON, *Cashier*;
F. S. PARSONS, *Assistant Cashier*.

DIRECTORS.—J. W. Osborne, Homer Manvel, F. M. Clark, G. W. Ritchle, A. L. Pratt, Dr. Edward Ames, Walter R. Taylor, J. H. Dewing.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$681,601 08	\$684,727 11	\$666,842 93	\$667,692 90
Overdrafts, secured and unsecured.....	14,145 80	7,605 03	4,966 10	6,955 62
U. S. Bonds to secure circulation.....	80,000 00	80,000 00	80,000 00	80,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....	2,000 00	2,000 00	2,000 00	2,000 00
Premiums on U. S. Bonds.....	3,030 00	3,030 00	3,030 00	3,030 00
Stocks, securities, etc.....	114,043 71	112,043 71	104,219 05	119,043 71
Banking house, furniture and fixtures.....	23,400 00	23,400 00	23,400 00	23,400 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)...	17,243 96	17,936 56	18,255 73	18,988 68
Due from State banks and bankers.....	202 75	233 13	233 13	10,233 13
Due from approved reserve agents.....	152,377 75	191,946 56	218,756 65	159,398 13
Checks and other cash items.....				
Exchanges for clearing house.....	13,585 04	6,099 55	11,690 19	6,392 80
Notes of other National banks.....	1,382 00	1,238 00	2,111 00	1,792 00
Fractional paper currency, nickels and cents..	257 38	209 94	309 26	371 39
Specie.....	19,919 00	17,799 00	16,597 00	18,652 00
Legal tender notes.....	53,894 00	51,437 00	53,924 00	49,531 00
Redemption fund with U. S. treasurer (5% of circulation).....	4,000 00	4,000 00	4,000 00	4,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,181,082 47	\$1,203,705 59	\$1,210,325 04	\$1,171,451 36
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits less expenses and taxes paid..	6,406 40	9,610 87	14,598 54	7,803 09
National bank notes outstanding.....	80,000 00	80,000 00	80,000 00	80,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	126 00	36 00		36 00
Individual deposits subject to check.....	420,373 28	414,237 82	424,719 64	405,772 30
Demand certificates of deposit.....	504,176 79	529,820 90	521,006 86	507,839 97
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,181,082 47	\$1,203,705 59	\$1,210,325 04	\$1,171,451 36

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, A. S. WHITE, *Vice Presidents*; H. DEN BLEYKER, *Cashier*;
W. L. OTIS, L. M. PHELPS, *Assistant Cashiers*.

DIRECTORS.—Edwin J. Phelps, Melville J. Bigelow, E. B. Desenberg, John den Bleyker, Albert S. White, J. Wilfred Thompson, H. B. Osborne, William B. Milham, H. H. Everard, J. T. Upjohn.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,083,091 68	\$1,050,967 63	\$1,056,334 88	\$1,054,921 93
Overdrafts, secured and unsecured.....	11,474 20	7,112 69	3,850 72	10,179 23
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	52,850 00	52,850 00	50,850 00	50,850 00
Banking house, furniture and fixtures.....	66,758 90	81,000 85	96,147 46	154,006 23
Other real estate, and mortgages owned.....	22,218 32	22,218 32	18,878 32	18,878 32
Due from National banks (not reserve agents)...	7,129 02	8,466 36	9,706 49	5,440 93
Due from State banks and bankers.....	3,142 99	7,982 16	11,365 00	5,761 75
Due from approved reserve agents.....	120,587 66	120,798 14	127,200 21	104,127 88
Checks and other cash items.....	1,343 87	884 54	1,258 03	4,315 76
Exchanges for clearing house.....	7,405 89	6,269 37	6,565 83	5,531 27
Notes of other National banks.....	5,000 00	3,000 00	3,000 00	3,660 00
Fractional paper currency, nickels and cents..	573 58	632 12	495 37	504 70
Specie.....	35,902 18	35,678 55	33,637 55	30,861 25
Legal tender notes.....	28,697 00	35,937 00	35,330 00	37,211 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	2 50	2 50	2 50	500 00
Totals.....	\$1,454,577 76	\$1,486,300 23	\$1,507,221 86	\$1,539,250 25
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	105,000 00	105,000 00	105,000 00	105,000 00
Undivided profits less expenses and taxes paid..	22,453 81	23,762 39	23,029 43	21,316 14
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	21,142 96	23,110 66	28,374 62	18,117 82
Dividends unpaid.....				
Individual deposits subject to check.....	397,827 44	414,188 98	452,166 48	467,159 57
Demand certificates of deposit.....	657,959 55	670,094 20	648,579 33	632,577 72
Time certificates of deposit.....				
Certified checks.....			10 00	10 00
Cashier's checks outstanding.....	194 00	144 00	62 00	169 00
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				44,900 00
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,454,577 76	\$1,486,300 23	\$1,507,221 86	\$1,539,250 25

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

CHARLES S. CAMPBELL, *President*; EDWARD WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS.—Charles S. Campbell, E. Woodbury, A. M. Stearns, Ira A. Ransom, J. W. Taylor, J. F. Gilmore, F. M. Hodge.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$889,797 96	\$907,092 59	\$840,831 44	\$796,331 52
Overdrafts, secured and unsecured.....	6,476 46	6,660 31	7,146 21	8,020 32
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....	9,000 00	9,000 00	9,000 00	9,000 00
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	63,875 00	58,875 00	62,875 00	55,875 00
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned.....	5,528 33	1,995 00	1,975 80	100 00
Due from National banks (not reserve agents).....	8,357 43	6,003 21	5,197 09	9,794 31
Due from State banks and bankers.....				
Due from approved reserve agents.....	179,534 73	139,232 64	115,159 84	112,412 37
Checks and other cash items.....	157 28	173 46	390 39	72 38
Exchanges for clearing house.....	1,006 50	9,236 89	4,786 79	12,362 14
Notes of other National banks.....	4,549 00	3,262 00	9,286 00	6,979 00
Fractional paper currency, nickels and cents..	327 13	314 65	231 54	132 75
Specie.....	34,220 70	38,961 25	35,153 90	38,823 20
Legal tender notes.....	39,000 00	30,400 00	33,682 00	27,392 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....		500 00	600 00	1,200 00
Totals.....	\$1,310,930 52	\$1,280,215 00	\$1,194,816 00	\$1,146,994 99
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid..	29,000 03	36,707 38	28,607 26	33,260 77
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	320 00	200 00	7,392 00	280 00
Individual deposits subject to check.....	392,824 42	420,645 63	342,683 78	347,588 73
Demand certificates of deposit.....	638,786 07	572,661 99	566,132 96	515,865 49
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,310,930 52	\$1,280,215 00	\$1,194,816 00	\$1,146,994 99

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHARLES SMITH, *Vice President*; CHARLES MACINTYRE, *Cashier*;
H. A. YOUNG, *Assistant Cashier*.

DIRECTORS.—Joseph Bosch, Charles Smith, Fred Smith, John Daniel, J. H. Wilson, Thos. W. Armstrong, James MacNaughton.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$687,622 11	\$669,626 40	\$633,496 30	\$611,887 25
Overdrafts, secured and unsecured.....	563 08	2,781 99	6,456 86	2,140 60
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Money in transit.....	6,455 51			
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	25,063 16	25,063 16	25,063 16	21,580 39
Banking house, furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	4,543 59	10,629 07	2 15	1,225 53
Due from State banks and bankers.....	13,237 16	24,325 18	9,760 12	960 45
Due from approved reserve agents.....	45,559 09	42,355 47	110,451 03	34,452 53
Checks and other cash items.....	281 54	273 92	35 04	1,094 29
Exchanges for clearing house.....				
Notes of other National banks.....	7,000 00	10,550 00	2,800 00	9,175 00
Fractional paper currency, nickels and cents..	1,351 90	285 93	249 37	316 49
Specie.....	55,490 55	45,250 00	38,455 50	37,572 50
Legal tender notes.....	17,000 00	17,000 00	7,250 00	8,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$931,667 69	\$915,641 12	\$901,309 53	\$795,905 03
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid..	20,995 04	23,310 30	30,064 45	28,456 82
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	5,701 81		9,699 82	3,401 04
Due to State banks and bankers.....	35,683 09	28,077 59	74,783 97	11,980 79
Dividends unpaid.....				
Individual deposits subject to check.....	590,873 15	575,148 33	507,903 08	483,094 27
Demand certificates of deposit.....	6,289 60	11,479 90	6,233 21	6,347 11
Time certificates of deposit.....				
Certified checks.....	12,125 00	12,625 00	12,625 00	12,625 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		5,000 00		
Bills payable.....	10,000 00	10,000 00	10,000 00	
Liabilities other than those above stated.....				
Totals.....	\$931,667 69	\$915,641 12	\$901,309 53	\$795,905 03

No. 8148.

CAPITAL NATIONAL BANK, LANSING.

RANSOM E. OLDS, *President*; JAMES J. BAIRD, *Vice President*; JNO. E. WHITHAM, *Cashier*;
M. F. CHAFEY, *Assistant Cashier*.

DIRECTORS.—Ransom E. Olds, Arthur C. Stebbins, Smith G. Young, James J. Baird, Wm. K. Prudden,
John E. Whitham, Wm. C. Anderson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$349,858 13	\$350,236 44	\$426,024 32	\$517,686 33
Overdrafts, secured and unsecured.....	4 55	40 61	102 17	.....
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....	.....	.....	.....	.....
U. S. Bonds on hand.....	.....	.....	.....	.....
Premiums on U. S. Bonds.....	3,724 77	3,724 77	3,724 77	3,724 77
Stocks, securities, etc.....	20,000 00	20,000 00	.....	.....
Banking house, furniture and fixtures.....	8,046 41	8,274 41	8,274 41	8,069 26
Other real estate, and mortgages owned.....	.....	.....	.....	.....
Due from National banks (not reserve agents).....	5,003 84	.....	.....	5,013 70
Due from State banks and bankers.....	.....	.....	.....	55 00
Due from approved reserve agents.....	51,511 69	43,811 95	131,217 01	88,624 44
Checks and other cash items.....	117 75	185 48	1,156 98	531 99
Exchanges for clearing house.....	529 19	.....	.....	.....
Notes of other National banks.....	3,500 00	1,455 00	1,200 00	1,300 00
Fractional paper currency, nickels and cents....	212 77	135 39	229 05	161 53
Specie.....	7,950 95	7,663 35	10,038 85	19,206 95
Legal tender notes.....	14,990 00	9,104 00	17,959 00	18,006 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	.....	.....	.....	.....
Totals.....	\$570,450 05	\$549,631 40	\$704,926 56	\$767,399 97
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	20,000 00
Undivided profits less expenses and taxes paid..	3,007 70	5,572 79	9,420 19	5,080 82
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	.....	.....	.....	.....
Due to State banks and bankers.....	11,345 45	11,387 39	.....	15,076 64
Dividends unpaid.....	60 00	30 00	30 00	30 00
Individual deposits subject to check.....	229,099 97	214,725 22	296,162 53	404,655 71
Demand certificates of deposit.....	111,921 63	102,916 00	184,313 84	122,546 80
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	15 30	.....	.....	.....
United States deposits.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals.....	\$570,450 05	\$549,631 40	\$704,926 56	\$767,399 97

STATE BANKING DEPARTMENT.

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*;
F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS.—E. W. Sparrow, E. F. Cooley, Fred Shubel, A. A. Nichols, B. F. Davis, Jacob Stahl,
F. A. Hooker.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,110,047 87	\$1,186,387 62	\$1,087,829 72	\$1,101,632 61
Overdrafts, secured and unsecured.....	281 31	968 58	792 40	1,223 09
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,875 00	1,875 00	3,153 48	3,153 48
Stocks, securities, etc.....	118,511 82	116,332 34	116,068 94	123,529 61
Banking house, furniture and fixtures.....	62,684 01	71,160 80	72,494 57	73,173 29
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	21,567 65	36,034 25	62,015 19	61,349 48
Due from State banks and bankers.....	21,260 76	18,900 42	25,461 92	30,946 21
Due from approved reserve agents.....	183,390 69	66,722 47	249,766 04	142,569 07
Checks and other cash items.....	25,007 60	10,049 00	13,053 96	16,024 24
Exchanges for clearing house.....				
Notes of other National banks.....	4,565 00	15,000 00	20 000 00	8,275 00
Fractional paper currency, nickels and cents.....	2,213 77	2,043 02	718 95	1,018 10
Specie.....	53,193 25	54,574 06	53,522 40	45,043 55
Legal tender notes.....	75,502 00	55,991 00	56,626 00	65,271 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				11,500 00
Totals.....	\$1,835,070 73	\$1,791,038 56	\$1,919,203 57	\$1,839,738 73
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	22,333 45	29,673 96	33,948 09	32,548 95
National bank notes outstanding.....	98,570 00	98,970 00	99,170 00	98,070 00
Due to other National banks.....				
Due to State banks and bankers.....	7,953 86	8,154 87	10,503 83	8,567 13
Dividends unpaid.....	175 00	60 00		120 00
Individual deposits subject to check.....	897,648 60	838,474 71	1,013,953 00	965,948 13
Demand certificates of deposit.....	558,264 82	564,827 47	511,408 65	482,667 52
Time certificates of deposit.....				
Certified checks.....	125 00	877 55	220 00	1,817 00
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,835,070 73	\$1,791,038 56	\$1,919,203 57	\$1,839,738 73

No. 1731.

FIRST NATIONAL BANK, LAPEER.

CHESTER G. WHITE, *President*; EDMUND BROWNELL, *Vice President*; J. R. JOHNSON, *Cashier*;
KIRK WHITE, *Assistant Cashier*.

DIRECTORS.—Edmund Brownell, C. G. White, Kirk White, Ripley White, G. W. Rood, Wm. B Williams, Charles H. Rood.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$350,396 73	\$369,126 74	\$372,886 89	\$377,390 64
Overdrafts, secured and unsecured.....	7,521 98	5,689 85	6,232 86	7,151 73
U. S. Bonds to secure circulation.....	25,500 00	25,500 00	25,500 00	25,500 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	38,110 00	43,610 00	43,410 00	43,910 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....	16,097 51	16,097 51	16,097 51	16,097 51
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	88,126 61	81,930 84	45,334 78	30,368 23
Checks and other cash items.....	1,252 02	3,762 45	5,242 63	2,608 82
Exchanges for clearing house.....				
Notes of other National banks.....	2,000 00	3,000 00	2,400 00	1,500 00
Fractional paper currency, nickels and cents..	184 40	194 86	178 73	178 61
Specie.....	20,500 00	21,000 00	20,300 00	16,814 00
Legal tender notes.....	2,080 00	4,133 00	2,409 00	1,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,275 00	1,275 00	1,275 00	1,275 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$556,024 25	\$578,320 35	\$544,266 90	\$527,294 54
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid..	79,606 19	77,376 40	54,289 23	61,934 33
National bank notes outstanding.....	24,397 50	23,297 50	25,497 50	23,697 50
Due to other National banks.....				136 50
Due to State banks and bankers.....	19,309 87	27,744 16	20,017 84	25,893 98
Dividends unpaid.....				
Individual deposits subject to check.....	159,404 53	165,823 38	132,751 66	112,055 86
Demand certificates of deposit.....	172,806 16	183,545 11	186,335 67	187,762 07
Time certificates of deposit.....				
Certified checks.....			375 00	814 30
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....		533 80		
Totals.....	\$556,024 25	\$578,320 35	\$544,266 90	\$527,294 54

No. 8598.

FIRST NATIONAL BANK, LAURIUM.

M. E. O'BRIEN, *President*; A. LEVINE, WM. J. REYNOLDS, *Vice Presidents*; J. B. PATON, *Cashier*;
D. LEVQUE, *Assistant Cashier*.

DIRECTORS.—M. E. O'Brien, Wm. B. Oates, A. Levine, Richard C. Blight, C. E. L. Thomas, Wm.
J. Reynolds, Louis Sibilaky, O. H. Rodl, Henry Opal, Wm. M. Harris.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....			\$93,916 95	\$126,491 84
Overdrafts, secured and unsecured.....			16 41	308 28
U. S. Bonds to secure circulation.....			25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....			1,312 50	1,312 50
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....			16,783 17	21,506 54
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....			5,824 55	9,278 93
Due from State banks and bankers.....				
Due from approved reserve agents.....			11,702 02	27,461 02
Checks and other cash items.....			1,066 41	659 80
Exchanges for clearing house.....				
Notes of other National banks.....			10,000 00	2,450 00
Fractional paper currency, nickels and cents.....			65 08	367 95
Specie.....			18,627 60	13,367 05
Legal tender notes.....			16,550 00	6,000 00
Redemption fund with U. S. treasurer (5% of circulation).....			1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....			\$202,114 69	\$235,462 91
Liabilities.				
Capital stock paid in.....			\$97,926 25	\$99,500 00
Surplus fund.....			23,163 09	23,626 01
Undivided profits less expenses and taxes paid.....				
National bank notes outstanding.....			25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....			9,920 76	7,973 52
Dividends unpaid.....				
Individual deposits subject to check.....			46,100 59	67,701 50
Demand certificates of deposit.....			4 00	11,661 88
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....			\$202,114 69	\$235,462 91

No. 2743.

FIRST NATIONAL BANK, LUDINGTON.

GEO. N. STRAY, *President*; JAMES FOLEY, *Vice President*; W. L. HAMMOND, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS.—George N. Stray, Marshall F. Butters, W. L. Hammond, James Foley, A. E. Cartler,
A. D. Woodward, Harry V. Huston.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$574,786 68	\$603,153 54	\$543,444 05	\$546,961 36
Overdrafts, secured and unsecured.....	182 03	14 06	154 55	99 27
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	127,018 81	122,097 71	107,497 71	101,497 71
Banking house, furniture and fixtures.....	2,000 00	41,000 00	41,000 00	41,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	133,628 06	96,533 96	96,129 86	122,673 82
Checks and other cash items.....	216 51	338 13	200 87	872 23
Exchanges for clearing house.....				
Notes of other National banks.....	3,040 00	2,840 00	3,740 00	3,750 00
Fractional paper currency, nickels and cents..	327 89	211 38	214 65	276 06
Specie.....	30,287 00	31,608 00	31,326 00	33,359 00
Legal tender notes.....	15,000 00	10,000 00	12,000 00	20,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....		573 00	300 00	400 00
Totals.....	\$912,656 98	\$934,619 78	\$865,257 69	\$896,638 95
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid..	16,712 29	15,545 89	15,160 22	15,053 91
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	26 25			
Individual deposits subject to check.....	268,366 97	286,171 05	279,694 60	321,220 81
Demand certificates of deposit.....	482,551 47	467,902 84	425,102 87	415,364 23
Time certificates of deposit.....				
Certified checks.....			300 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$912,656 98	\$934,619 78	\$865,257 69	\$896,638 95

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; GEO. A. DUNHAM, *Vice President and Cashier*.

DIRECTORS.—T. J. Ramsdell, Geo. A. Dunham, Geo. A. Hart, Gus Kitzinger, Edward Buckley.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$579,395 65	\$677,354 54	\$656,367 82	\$615,005 76
Overdrafts, secured and unsecured.....	6,144 46	8,582 13	9,187 06	6,976 45
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
Other bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....	8,800 00	8,800 00	8,800 00	8,800 00
Premiums on U. S. Bonds.....				1,406 25
Stocks, securities, etc.....	117,000 00	121,000 00	121,000 00	119,000 00
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)...	87,658 19	20,557 72	28,795 03	13,983 31
Due from State banks and bankers.....	31,639 43	11,775 14	19,217 97	5,835 92
Due from approved reserve agents.....	213,910 48	149,175 50	174,579 11	180,451 18
Checks and other cash items.....	2,187 57	1,673 54	5,678 61	1,604 91
Exchanges for clearing house.....				
Notes of other National banks.....	13,365 00	12,534 00	15,127 00	4,864 00
Fractional paper currency, nickels and cents....	981 50	535 94	975 92	811 55
Specie.....	59,412 75	61,159 00	60,864 75	63,040 00
Legal tender notes.....	3,740 00	1,457 00	558 00	3,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,150,485 03	\$1,100,884 51	\$1,127,371 26	\$1,051,529 33
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid..	5,288 00	9,819 80	10,863 76	10,621 22
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....	28,669 14	12,468 37	20,691 36	14,414 88
Dividends unpaid.....	4 37			40 83
Individual deposits subject to check.....	597,843 65	557,785 06	582,982 60	503,933 17
Demand certificates of deposit.....	343,679 87	345,811 28	337,583 54	347,519 23
Time certificates of deposit.....				
Certified checks.....			250 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,150,485 03	\$1,100,884 51	\$1,127,371 26	\$1,051,529 33

No. 5348.

FIRST NATIONAL BANK, MANISTIQUE.

A. S. PUTNAM, *President*; WM. B. THOMAS, *Vice President*; WILLIAM S. CROWE, *Cashier*.

DIRECTORS.—A. S. Putnam, Wm. S. Crowe, Wm. B. Thomas, Virgil I. Hixson, John A. Falk.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$169,302 30	\$179,750 87	\$167,796 16	\$167,686 21
Overdrafts, secured and unsecured.....	273 57	122 60	127 97	87
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	750 00	750 00	750 00	750 00
Stocks, securities, etc.....	30,367 50	37,285 00	35,275 00	37,775 00
Banking house, furniture and fixtures.....	20,129 42	19,734 14	20,107 42	19,373 60
Items in transit.....	209 57	357 37	161 71	808 99
Other real estate, and mortgages owned.....		314 78	314 78	314 78
Due from National banks (not reserve agents).....	1,513 14			
Due from State banks and bankers.....	3,500 00	3,500 00		
Due from approved reserve agents.....	59,779 62	24,803 42	31,697 93	38,532 95
Checks and other cash items.....	205 60	992 33	690 95	654 58
Exchanges for clearing house.....				
Notes of other National banks.....	685 00	345 00	790 00	1,770 00
Fractional paper currency, nickels and cents.....	951 60	118 65	335 98	472 37
Specie.....	13,203 75	11,648 75	13,921 50	18,451 25
Legal tender notes.....	2,360 00	4,045 00	3,215 00	1,920 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$329,481 07	\$310,017 91	\$301,424 40	\$314,760 60
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	5,000 00	5,000 00	5,500 00	6,000 00
Undivided profits less expenses and taxes paid.....	1,124 35	1,530 85	312 18	852 28
National bank notes outstanding.....	25,000 00	25,000 00	24,500 00	24,100 00
Due to other National banks.....				
Due to State banks and bankers.....	189 21	1,041 02	1,546 49	1,070 85
Dividends unpaid.....				
Individual deposits subject to check.....	186,185 63	177,351 48	164,247 11	176,214 75
Demand certificates of deposit.....	10,465 00			
Time certificates of deposit.....	66,404 46	65,094 56	70,310 62	71,522 72
Certified checks.....				
Cashier's checks outstanding.....	112 42		8 00	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$329,481 07	\$310,017 91	\$301,424 40	\$314,760 60

STATE BANKING DEPARTMENT.

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; LOUIS G. KAUFMAN, *Vice President*; EDW. S. BICE, *Cashier*;
C. L. BRAINERD, W. O. JOHNSON, *Assistant Cashier*.

DIRECTORS.—Peter White, Nathan M. Kaufman, Samuel R. Kaufman, Louis G. Kaufman, Edward S. Bice.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,383,772 20	\$1,404,731 12	\$1,348,331 75	\$1,352,801 86
Overdrafts, secured and unsecured.....	161 92	267 38	72 56	174 67
U. S. Bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	62,500 00	62,500 00
U. S. Bonds on hand.....	12,500 00	12,500 00		
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	144,980 00	144,980 00	144,980 00	140,980 00
Furniture and fixtures.....	39,000 00	39,000 00	39,000 00	39,000 00
Other real estate, and mortgages owned.....				
Due from other banks (not reserve agents).....	16,975 85	8,916 72	11,491 72	17,707 93
Due from State banks and bankers.....	32,073 10	21,005 93	19,342 55	21,667 56
Due from approved reserve agents.....	214,817 97	85,804 99	178,742 78	216,867 32
Checks and other cash items.....	11,195 39	1,487 71	893 47	6,775 05
Exchanges for clearing house.....				
Notes of other National banks.....	12,000 00	11,570 00	9,845 00	11,945 00
Fractional paper currency, nickels and cents..	140 01	146 02	100 02	161 95
Specie.....	72,824 75	76,187 85	82,181 90	77,441 50
Legal tender notes.....	33,965 00	42,430 00	27,070 00	25,960 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$2,181,936 19	\$2,056,527 72	\$2,082,051 75	\$2,131,482 84
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid..	57,452 11	65,928 28	56,592 04	59,404 18
National bank notes outstanding.....	149,800 00	149,800 00	150,000 00	149,950 00
Due to other National banks.....	42,689 82	10,412 19	10,093 17	10,436 97
Due to State banks and bankers.....	34,360 70	13,405 67	28,051 12	36,091 92
Dividends unpaid.....	18 00			
Individual deposits subject to check.....	1,600,529 73	1,512,248 71	1,516,269 74	1,554,781 85
Demand certificates of deposit.....	46,023 45	52,008 94	55,349 75	51,774 62
Time certificates of deposit.....				
Certified checks.....	103 00	681 00	153 00	2,375 00
Cashier's checks outstanding.....				3,067 28
United States deposits.....	44,415 08	45,346 20	60,317 86	60,507 29
Deposits of U. S. disbursing officers.....	5,501 37	4,653 80	2,182 14	1,992 71
Notes and bills rediscounted.....				
Bills payable.....				
Reserved for taxes.....	1,042.93	2,042 93	3,042 93	1,101 32
Liabilities other than those above stated.....				
Totals.....	\$2,181,936 19	\$2,056,527 72	\$2,082,051 75	\$2,131,482 84

No. 6003.

MARQUETTE NATIONAL BANK, MARQUETTE.

JOHN M. LONGYEAR, *President*; FRED H. BEGOLE, D. W. POWELL, *Vice Presidents*;
F. J. JENNISON, *Cashier*; H. C. DAVIS, *Assistant Cashier*.

DIRECTORS.—John M. Longyear, Fred H. Begole, Daniel W. Powell, Frank J. Jennison, P. H. PaIl,
Wm. G. Mather, J. G. Reynolds, J. E. Sherman, Chas. H. Schaffer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$678,961 73	\$762,962 05	\$704,588 71	\$753,526 18
Overdrafts, secured and unsecured.....	27 04	232 97	692 94	25 44
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	59,066 18	33,066 18	33,066 18	70,167 18
Banking house, furniture and fixtures.....	37,500 00	37,500 00	37,500 00	37,500 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	32,087 94	7,048 20	6,022 93	14,937 85
Due from State banks and bankers.....	42,871 73	15,134 33	14,847 35	29,546 48
Due from approved reserve agents.....	92,087 54	80,233 64	134,590 49	115,021 81
Checks and other cash items.....	2,104 85	1,841 08	3,530 45	875 65
Exchanges for clearing house.....				
Notes of other National banks.....	12,825 00	9,845 00	4,625 00	10,835 00
Fractional paper currency, nickels and cents.....	169 57	258 27	266 81	407 54
Specie.....	36,779 30	27,895 95	26,635 60	37,908 50
Legal tender notes.....	21,760 00	24,920 00	25,190 00	21,766 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,121,210 88	\$1,105,957 67	\$1,096,756 46	\$1,197,507 55
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00
Undivided profits less expenses and taxes paid..	10,247 63	11,391 66	15,028 29	15,112 53
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	5,410 10	4,014 99	9,619 89	5,472 73
Due to State banks and bankers.....	2,363 04	7,187 46	8,564 32	2,871 36
Dividends unpaid.....				
Individual deposits subject to check.....	841,982 52	820,829 00	794,384 10	883,141 50
Demand certificates of deposit.....	41,174 59	42,401 38	49,110 34	41,483 00
Time certificates of deposit.....				
Certified checks.....			1 60	24,040 37
Cashier's checks outstanding.....	33 00	133 18	47 92	386 06
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,121,210 88	\$1,105,957 67	\$1,096,756 46	\$1,197,507 55

STATE BANKING DEPARTMENT.

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

C. E. GORHAM, *President*; H. E. WINSOR, *Vice President*; C. H. BILLINGS, *Cashier*.

DIRECTORS.—C. E. Gorham, F. A. Stuart, J. L. Dobbins, H. E. Winsor, S. F. Dobbins, C. H. Billings, O. L. Hubbard.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$383,830 81	\$419,258 70	\$424,520 52	\$410,701 75
Overdrafts, secured and unsecured.....	1,303 79	4,688 22	266 83	2,313 84
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	129,628 75	129,088 75	129,088 75	122,588 75
Banking house, furniture and fixtures.....	12,200 00	12,200 00	12,200 00	12,200 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	8,258 33	2,635 67	8,044 22	1,065 64
Due from State banks and bankers.....	4,989 24	4,851 00	2,601 96	7,121 22
Due from approved reserve agents.....	119,321 04	90,029 45	97,963 45	78,241 64
Checks and other cash items.....	5,079 43	721 29	2,048 99	1,149 50
Exchanges for clearing house.....				
Notes of other National banks.....	4,310 00	9,855 00	2,810 00	6,170 00
Fractional paper currency, nickels and cents.....	496 56	688 04	275 75	633 01
Specie.....	33,103 27	32,114 20	34,132 35	34,624 00
Legal tender notes.....	2,000 00	2,000 00	2,500 00	3,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$809,530 22	\$813,130 32	\$821,452 92	\$784,839 35
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	25,548 55	31,749 14	35,431 24	32,580 64
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	452,235 92	457,503 06	456,690 20	424,966 38
Demand certificates of deposit.....	106,745 75	98,878 13	104,331 48	102,292 33
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$809,530 22	\$813,130 32	\$821,452 92	\$784,839 35

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

AUGUSTUS SPIES, *President*; JOHN HENES, *Vice President*; G. A. BLESCH, *Cashier*;
CLINTON W. GRAM, *Assistant Cashier*.

DIRECTORS.—Augustus Spies, G. A. Blesch, John Henes, Isaac Stephenson, Jr., C. S. Brown, Charles
I. Cook, Edward Danell, Clinton W. Gram.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$783,009 73	\$868,030 68	\$766,321 88	\$792,891 73
Overdrafts, secured and unsecured.....	86 85	2 47	198 55	73 75
U. S. Bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	215,275 58	212,275 58	212,275 58	212,275 58
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	27,388 74	25,150 05	31,634 03	21,836 07
Due from State banks and bankers.....	270 34	2,334 91	260 15	1,092 88
Due from approved reserve agents.....	95,650 80	60,071 29	140,632 70	109,673 14
Checks and other cash items.....	3,880 69	4,122 02	2,775 28	1,996 69
Exchanges for clearing house.....				
Notes of other National banks.....	2,000 00	1,000 00	1,000 00	1,000 00
Fractional paper currency, nickels and cents..	338 05	209 38	195 14	454 58
Specie.....	55,287 00	51,639 00	50,744 00	53,956 00
Legal tender notes.....	1,000 00	4,000 00	4,000 00	1,200 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,444,187 78	\$1,488,835 36	\$1,470,037 29	\$1,456,450 42
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid..	3,935 07	1,191 44	546 12	4,981 07
National bank notes outstanding.....	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	4,429 58	10,409 24	2,415 22	4,093 86
Due to State banks and bankers.....	654 68		702 30	322 37
Dividends unpaid.....	90 00	3,000 00	18 00	141 00
Individual deposits subject to check.....	596,514 22	636,431 67	645,552 62	616,277 51
Demand certificates of deposit.....	13,725 45	10,540 38	4,040 40	3,200 27
Time certificates of deposit.....	334,838 78	332,904 72	317,270 66	325,923 03
Certified checks.....				932 02
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	51,691 25	50,327 00	51,631 50
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....		2,666 66	9,164 97	8,647 79
Totals.....	\$1,444,187 78	\$1,488,835 36	\$1,470,037 29	\$1,456,450 42

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

WILLIAM HOLMES, *President*; W. S. CARPENTER, *Vice President*; M. S. HARMON, *Cashier*;
Wm. WEBB HARMON, *Assistant Cashier*.

DIRECTORS.—Wm. Holmes, W. S. Carpenter, C. H. Jones, Peter Sibenaler, A. B. Stryker, Frank Erdlitz,
A. W. Blom, Leo C. Harmon, M. S. Harmon, Jas. A. Culbertson, A. C. Wells.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$486,093 40	\$528,642 21	\$551,554 42	\$520,347 46
Overdrafts, secured and unsecured.....	24 28	821 07	3 72	27 09
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	3,500 00	3,500 00	3,500 00	3,500 00
Stocks, securities, etc.....	14,892 09	2,625 00		8,787 17
Banking house, furniture and fixtures.....	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate, and mortgages owned.....	8,274 85	8,274 85	8,174 85	8,174 85
Due from National banks (not reserve agents).....		3,334 20	2,843 69	287 51
Due from State banks and bankers.....	8,063 25	11,316 74	6,676 05	8,024 71
Due from approved reserve agents.....	7,720 99	31,902 31	102,327 83	32,153 37
Checks and other cash items.....	1,677 15	897 00	2,089 22	2,911 34
Exchanges for clearing house.....	414 13			
Notes of other National banks.....	1,635 00	1,500 00	1,500 00	2,625 00
Fractional paper currency, nickels and cents....	259 87	353 31	335 13	431 56
Specie.....	24,637 45	24,891 30	29,698 20	20,238 35
Legal tender notes.....		5,000 00	5,000 00	12,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,602 50	2 50	2 50	2 50
Totals.....	\$675,794 96	\$740,060 49	\$830,705 61	\$736,510 91
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid..	19,090 53	21,380 42	25,671 62	31,741 30
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	226,268 59	262,796 15	371,477 66	313,775 61
Demand certificates of deposit.....	38,676 70	49,845 95	55,065 58	32,268 35
Time certificates of deposit.....	126,755 14	119,982 24	111,037 02	108,671 27
Certified checks.....	4 00	53 73	2,453 73	53 73
Cashier's checks outstanding.....				65
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	15,000 00	36,000 00	15,000 00	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$675,794 96	\$740,060 49	\$830,705 61	\$736,510 91

No. 1587.

FIRST NATIONAL BANK, MONROE.

THOS. GORDON, JR., *President*; GEO. SPALDING, *Vice President*; FRANK B. WARREN, *Cashier*;
WM. G. GUTMANN, *Assistant Cashier*.

DIRECTORS.—Geo. Spalding, John E. Landon, Thos. Gordon, Jr., E. C. Rauch, Frank B. Warren.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$309,086 08	\$288,820 32	\$285,203 66	\$281,285 90
Overdrafts, secured and unsecured.....	28	15 01		07
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....	300 00	300 00		
Premiums on U. S. Bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....	118,883 00	120,883 00	120,883 00	123,727 92
Banking house, furniture and fixtures.....	7,570 00	7,570 00	7,570 00	7,570 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)...	2,880 94	2,066 55	1,835 14	858 15
Due from State banks and bankers.....	5,935 45	5,258 04	4,740 31	2,444 82
Due from approved reserve agents.....	56,102 29	45,770 15	68,954 06	30,561 75
Checks and other cash items.....	206 24	333 28	838 05	194 50
Exchanges for clearing house.....				
Notes of other National banks.....	342 00	295 00	472 00	159 00
Fractional paper currency, nickels and cents....	115 80	149 63	139 93	173 30
Specie.....	20,028 25	18,996 50	18,247 65	22,182 50
Legal tender notes.....	6,500 00	7,800 00	7,500 00	8,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....			1,644 00	
Totals.....	\$582,450 33	\$552,757 48	\$572,527 82	\$531,657 91
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	34,328 01	35,667 70	38,051 78	36,347 06
National bank notes outstanding.....	49,995 00	49,495 00	49,495 00	48,700 00
Due to other National banks.....				
Due to State banks and bankers.....	1,674 19	4,028 17	5,540 59	2,816 60
Dividends unpaid.....	177 00	60 00	60 00	
Individual deposits subject to check.....	200,983 36	161,144 65	163,197 36	144,787 46
Demand certificates of deposit.....	236,289 77	242,361 96	246,159 53	239,006 79
Time certificates of deposit.....				
Certified checks.....			10,023 56	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$582,450 33	\$552,757 48	\$572,527 82	\$531,657 91

STATE BANKING DEPARTMENT.

No. 5669.

FIRST NATIONAL BANK, MORENCI.

C. RORICK, *President*; JOHN C. RORICK, *Vice President*; A. V. FOSTER, *Cashier*.

DIRECTORS.—Casper Rorick, A. V. Foster, A. H. Rorick, L. E. Foster, John C. Rorick.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$160,219 70	\$175,470 70	\$171,070 00	\$177,579 11
Overdrafts, secured and unsecured.....	75 44	114 65	126 99	369 12
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	293 50	293 50	293 50	293 50
Stocks, securities, etc.....	10,630 72	10,630 72		
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)...	14,504 64	1,569 02	6,909 24	3,069 25
Due from State banks and bankers.....			236 32	
Due from approved reserve agents.....	30,778 80	13,278 90	19,339 57	19,742 54
Checks and other cash items.....				
Exchanges for clearing house.....				
Notes of other National banks.....	680 00	840 00	480 00	520 00
Fractional paper currency, nickels and cents..	133 43	73 20	145 65	129 41
Specie.....	3,264 20	6,021 85	4,796 65	5,508 65
Legal tender notes.....	7,820 00	6,260 00	4,520 00	5,060 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$263,650 43	\$249,802 54	\$243,167 92	\$247,521 58
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	12,500 00	12,500 00	12,500 00
Undivided profits less expenses and taxes paid..	450 06	2,027 24	3,264 26	2,869 92
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	199,575 74	182,748 64	175,428 08	179,767 56
Demand certificates of deposit.....	1,124 63	2,526 66	1,875 58	2,384 10
Time certificates of deposit.....				
Certified checks.....			100 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$263,650 43	\$249,802 54	\$243,167 92	\$247,521 58

NATIONAL BANKS OF MICHIGAN.

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No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

THOMAS HUME, *President*; DAVID D. ERWIN, J. C. FORD, FRANK HUBBARD SMITH, *Vice Presidents*;
GEORGE A. ABBOTT, *Cashier*.

DIRECTORS.—Thomas Hume; J. C. Ford, David D. Erwin, Wm. D. Hardy, Frank Hubbard Smith,
William Munroe, John VanderLaan.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$826,012 27	\$860,643 03	\$904,526 00	\$882,008 37
Overdrafts, secured and unsecured.....	8,092 41	7,464 36	4,382 57	6,127 24
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	2,299 38	2,299 38	2,299 38	2,299 38
Stocks, securities, etc.....	40,000 00	40,000 00	40,000 00	50,000 00
Banking house, furniture and fixtures.....	48,745 09	49,337 61	49,337 61	50,500 09
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....			5,753 30	2,928 34
Due from State banks and bankers.....	104 19	329 22	316 56	519 94
Due from approved reserve agents.....	142,944 18	172,260 28	108,788 26	104,586 81
Checks and other cash items.....	27,783 24	8,560 14	9,608 74	7,463 33
Exchanges for clearing house.....				
Notes of other National banks.....	20,064 00	10,342 00	16,113 00	18,796 00
Fractional paper currency, nickels and cents..	658 01	867 27	740 75	630 92
Specie.....	41,619 00	42,241 00	48,046 00	46,896 50
Legal tender notes.....	25,000 00	25,000 00	25,000 00	25,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,259,571 77	\$1,295,594 29	\$1,291,162 17	\$1,274,006 92
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid..	48,662 20	52,993 62	58,093 75	55,919 39
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	24,500 00
Due to other National banks.....	962 88	5,416 65		
Due to State banks and bankers.....				
Dividends unpaid.....	60 00	20 00	20 00	20 00
Individual deposits subject to check.....	369,218 93	392,236 96	393,148 58	381,350 17
Demand certificates of deposit.....	615,667 76	619,927 06	614,899 84	608,217 36
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Reserved for taxes.....				4,000 00
Liabilities other than those above stated.....				
Totals.....	\$1,259,571 77	\$1,295,594 29	\$1,291,162 17	\$1,274,006 92

No. 4840.

NATIONAL LUMBERMAN'S BANK, MUSKEGON.

A. V. MANN, *President*; THOMAS HUME, J. G. EMERY, JR., *Vice Presidents*; C. C. BILLINGHURST, *Cashier*;
E. W. POTEVIN, *Auditor*.

DIRECTORS.—A. V. Mann, C. C. Billingshurst, J. G. Emery, Jr., Thomas Hume, Francis Jiroch, Wm.
Brinen, Dalvd D. Erwin, C. D. Stevens, Will H. Mann.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$738,208 69	\$702,119 46	\$728,112 12	\$796,754 99
Overdrafts, secured and unsecured.....	6,523 28	4,214 41	6,890 49	2,825 06
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	66,225 00	66,225 00	61,450 00	53,950 00
Banking house, furniture and fixtures.....	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate, and mortgages owned.....	13,205 30	13,205 30	13,205 30	13,205 30
Due from National banks (not reserve agents).....	1,943 86	3,440 45	10,905 84	17,915 78
Due from State banks and bankers.....	3,478 26	1,555 47	2,634 62	1,129 20
Due from approved reserve agents.....	51,770 92	118,050 57	160,254 14	142,036 26
Checks and other cash items.....	9,806 82	7,075 97	14,574 74	9,693 01
Exchanges for clearing house.....				
Notes of other National banks.....	19,579 00	22,681 00	20,783 00	34,121 00
Fractional paper currency, nickels and cents..	734 38	578 14	645 32	717 90
Specie.....	51,382 00	49,543 35	50,746 50	59,490 60
Legal tender notes.....	5,000 00	5,000 00	5,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,097,857 51	\$1,123,689 12	\$1,205,092 07	\$1,266,839 10
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid..	29,208 44	32,640 17	38,714 69	37,801 09
National bank notes outstanding.....	99,000 00	99,500 00	99,300 00	98,050 00
Due to other National banks.....				
Due to State banks and bankers.....	2,061 65	6,988 88	2,884 49	3,203 33
Dividends unpaid.....	28 00	28 00	28 00	48 00
Individual deposits subject to check.....	321,099 00	323,299 21	370,424 02	400,918 34
Demand certificates of deposit.....	513,960 42	525,032 86	561,240 87	594,318 34
Time certificates of deposit.....				
Certified checks.....		3,700 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....	7,500 00	7,500 00	7,500 00	7,500 00
Totals.....	\$1,097,857 51	\$1,123,689 12	\$1,205,092 07	\$1,266,839 10

NATIONAL BANKS OF MICHIGAN.

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No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATHEW WILSON, *President*; LOUIS KANITZ, WM. BRINEN, *Vice Presidents*; JOHN W. WILSON, *Cashier*;
WM. H. WILSON, *Assistant Cashier*.

DIRECTORS—Mathew Wilson, John J. Howden, William G. Watson, Louis Kanitz, Leonard Eyke,
Wm. Brinen, Gustav Meeske, James Gow, Frank Hubbard Smith.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$562,448 97	\$564,829 08	\$505,020 30	\$504,587 35
Overdrafts, secured and unsecured.....	361 57	454 07	1,107 10	1,823 43
U. S. Bonds to secure circulation.....	40,000 00	40,000 00	40,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	800 00	800 00	1,231 25	1,000 00
Stocks, securities, etc.....	14,150 00	14,150 00	13,300 00	13,300 00
Banking house, furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate, and mortgages owned.....	3,500 00	3,500 00	3,500 00	3,000 00
Due from National banks (not reserve agents).....	3,422 28	2,773 32	4,346 47	5,305 81
Due from State banks and bankers.....	7,511 17	1,559 71	13,554 17	6,673 81
Due from approved reserve agents.....	53,560 58	18,492 94	76,283 00	65,903 30
Checks and other cash items.....	2,303 98	2,513 28	5,992 00	924 60
Exchanges for clearing house.....				
Notes of other National banks.....	3,495 00	2,607 00	2,829 00	3,050 00
Fractional paper currency, nickels and cents..	882 96	1,019 01	932 02	1,019 90
Specie.....	21,799 00	22,529 00	23,871 50	24,590 30
Legal tender notes.....	22,000 00	15,000 00	11,000 00	17,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,000 00	2,000 00	2,000 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....			10,000 00	
Totals.....	\$742,235 51	\$696,227 41	\$718,966 81	\$704,578 20
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid..	11,477 70	14,532 82	15,834 31	12,642 10
National bank notes outstanding.....	39,997 50	39,997 50	39,997 50	49,997 50
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	93 00	33 00	30 00	30 00
Individual deposits subject to check.....	391,528 56	336,243 95	367,165 11	360,038 74
Demand certificates of deposit.....	168,069 01	167,356 80	168,627 89	150,369 86
Time certificates of deposit.....				
Certified checks.....	4,069 74	1,063 34	312 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....		10,000 00		
Notes and bills rediscounted.....				
Bills payable.....				3,500 00
Reserved for taxes.....				3,000 00
Liabilities other than those above stated.....	2,000 00	2,000 00	2,000 00	
Totals.....	\$742,235 51	\$696,227 41	\$718,966 81	\$704,578 20

STATE BANKING DEPARTMENT.

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

ALEXANDER MAITLAND, *President*; GEO. J. MAAS, *Vice President*; T. C. YATES, *Cashier*;
THOS. PASCOE, *Assistant Cashier*.

DIRECTORS.—Alexander Maitland, Anson B. Miner, Joseph H. Winter, Geo. J. Maas, Thomas C. Yates.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,173,146 64	\$1,152,471 25	\$1,044,280 11	\$1,092,092 48
Overdrafts, secured and unsecured.....	384 48	1,135 79	8,483 53	21 11
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....		50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	20,200 00	20,200 00	20,200 00	22,700 00
Banking house, furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate, and mortgages owned.....	20,037 32	20,114 60	20,052 10	27,645 08
Due from National banks (not reserve agents).....	403 22	165 70	16,531 98	6,548 19
Due from State banks and bankers.....	3,297 20	9,655 35	19,466 56	27,406 04
Due from approved reserve agents.....	184,325 11	137,677 07	228,925 65	143,317 27
Checks and other cash items.....	523 17	158 68	478 60	1,125 27
Exchanges for clearing house.....				
Notes of other National banks.....	4,000 00	2,000 00	2,000 00	3,500 00
Fractional paper currency, nickels and cents....	116 95	104 31	91 85	117 94
Specie.....	64,185 00	51,355 00	37,950 00	68,070 00
Legal tender notes.....	17,000 00	9,000 00	8,000 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,541,119 07	\$1,507,537 75	\$1,507,960 38	\$1,506,043 38
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	50,000 00
Undivided profits less expenses and taxes paid..	4,787 46	6,828 48	10,032 84	7,297 88
National bank notes outstanding.....	50,000 00	50,000 00	48,500 00	50,000 00
Due to other National banks.....	5,356 12	26,255 74	1,160 96	996 02
Due to State banks and bankers.....		963 85		
Dividends unpaid.....				16 00
Individual deposits subject to check.....	1,335,448 69	1,223,404 43	1,240,432 71	1,237,852 63
Demand certificates of deposit.....	3,231 75	3,426 75	9,365 36	3,625 00
Time certificates of deposit.....				
Certified checks.....	1,187 00	2,362 00	6,162 00	1,900 00
Cashier's checks outstanding.....				
United States deposits.....		50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Reserved for taxes.....	1,108 05	4,296 50	2,286 51	4,355 85
Liabilities other than those above stated.....				
Totals.....	\$1,541,119 07	\$1,507,537 75	\$1,507,960 38	\$1,506,043 38

No. 6863.

FIRST NATIONAL BANK, NORWAY.

F. A. JANSON, *President*; L. F. SPRINGER, *Vice President*; D. A. STEWART, *Cashier*.

DIRECTORS.—F. A. JANSON, L. F. SPRINGER, G. A. HELLBERG, G. A. BLESCH, E. P. LOCKART, Wm. BOND, D. A. STEWART.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$335,535 59	\$358,586 59	\$321,935 86	\$322,907 03
Overdrafts, secured and unsecured.....				
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,327 96	1,327 96	1,327 96	527 96
Stocks, securities, etc.....	8,837 11	8,837 11	8,837 11	8,337 11
Banking house, furniture and fixtures.....	947 33	933 33	919 33	898 33
Other real estate, and mortgages owned.....	880 00	880 00	880 00	
Due from National banks (not reserve agents).....	2,332 11	3,132 74	6,478 24	3,768 77
Due from State banks and bankers.....	23 15	44 00	224 94	
Due from approved reserve agents.....	56,874 16	34,324 10	38,528 92	37,629 30
Checks and other cash items.....	198 36	231 28	629 25	
Exchanges for clearing house.....				
Notes of other National banks.....	1,920 00	525 00	270 00	1,872 00
Fractional paper currency, nickels and cents.....	170 55	57 82	173 20	108 37
Specie.....	23,373 45	18,120 65	13,604 60	14,343 50
Legal tender notes.....	1,740 00	1,200 00	1,050 00	920 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$486,659 77	\$480,760 58	\$447,359 41	\$443,812 37
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	12,000 00
Undivided profits less expenses and taxes paid.....	3,844 47	4,638 63	5,649 37	3,388 25
National bank notes outstanding.....	48,900 00	50,000 00	50,000 00	49,000 00
Due to other National banks.....	324 66			
Due to State banks and bankers.....	1,380 03	5,498 56	45 50	186 33
Dividends unpaid.....	147 00	102 00	72 00	165 00
Individual deposits subject to check.....	364,176 43	352,011 98	321,716 38	319,005 79
Demand certificates of deposit.....	7,887 18	7,500 00	7,906 00	8,367 00
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Reserved for taxes.....		200 00	400 00	700 00
Bills payable.....				
Reserved for interest.....		809 41	1,571 16	
Liabilities other than those above stated.....				
Totals.....	\$486,659 77	\$480,760 58	\$447,359 41	\$443,812 37

STATE BANKING DEPARTMENT.

No. 6820.

FIRST NATIONAL BANK, ONTONAGON.

JAMES MERCER, *President*; T. A. GREEN, AND. HALTER, *Vice Presidents*; C. MEILLEUR, *Cashier*;
HAROLD FRIMODIG, *Assistant Cashier*.

DIRECTORS.—James Mercer, And. Halter, C. Meilleur, T. A. Green, Ed. Bergeron, M. H. Harrington,
Andrew Schramm.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$119,491 65	\$94,969 51	\$120,801 85	\$107,551 49
Overdrafts, secured and unsecured.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure circulation.....				
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	19,396 68	19,396 68	16,792 55	14,179 95
Banking house, furniture and fixtures.....	10,286 45	10,286 45	10,286 45	10,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	8,189 65	11,459 07	6,610 42	7,119 81
Due from State banks and bankers.....	3,874 15	6,837 76	4,986 00	3,730 82
Due from approved reserve agents.....	10,828 43	25,348 78	6,415 83	15,623 58
Checks and other cash items.....	300 00	500 00	400 00	1,533 52
Exchanges for clearing house.....				
Notes of other National banks.....	3,000 00	2,000 00	3,100 00	1,000 00
Fractional paper currency, nickels and cents..	386 73	166 29	364 80	528 36
Specie.....	12,700 00	11,000 00	14,500 00	11,500 00
Legal tender notes.....	2,000 00	1,500 00	3,000 00	3,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$216,703 74	\$209,714 54	\$213,307 90	\$202,017 53
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	625 00	625 00	937 50	1,250 00
Undivided profits less expenses and taxes paid..	5,051 61	6,021 42	6,957 97	6,904 82
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....			1,118 22	
Due to State banks and bankers.....	2,886 66	559 10		7,638 23
Dividends unpaid.....	31 25	1 25	1 25	6 25
Individual deposits subject to check.....	95,994 18	85,245 53	89,089 76	56,315 85
Demand certificates of deposit.....	13,029 23	16,316 32	14,899 77	31,757 11
Time certificates of deposit.....	49,065 81	50,945 92	50,303 43	48,105 27
Certified checks.....				
Cashier's checks outstanding.....				40 00
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$216,703 74	\$209,714 54	\$213,307 90	\$202,017 53

NATIONAL BANKS OF MICHIGAN.

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No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President*; GEO. M. HARRISON, *Vice President*; E. F. PARKS, *Cashier*;
W. H. LONGWELL, *Assistant Cashier*.

DIRECTORS.—H. M. Olney, E. F. Parks, Elias Morris, T. J. Cavanaugh, George M. Harrison.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$214,851 69	\$224,143 16	\$241,868 64	\$217,194 37
Overdrafts, secured and unsecured.....	54 20	252 96	1,264 80	454 19
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	134,500 00	132,500 00	132,500 00	132,000 00
Banking house, furniture and fixtures.....	18,000 00	18,000 00	18,000 00	18,000 00
Other real estate, and mortgages owned.....	1,000 00	1,000 00	1,000 00	1,000 00
Due from National banks (not reserve agents).....	6,129 55	3,567 74	1,574 27	7,671 49
Due from State banks and bankers.....	81 87	11 21	2,000 00	99 17
Due from approved reserve agents.....	32,413 58	48,145 21	10,364 82	22,032 59
Checks and other cash items.....	346 14	406 58	121 08	366 39
Exchanges for clearing house.....				
Notes of other National banks.....	540 00	1,038 00	480 00	733 00
Fractional paper currency, nickels and cents.....	378 01	325 14	264 30	283 49
Specie.....	9,216 00	9,540 75	8,694 00	9,764 00
Legal tender notes.....	9,800 00	8,000 00	8,901 00	9,800 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$453,561 04	\$473,180 75	\$453,283 01	\$445,648 69
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	4,449 80	6,669 67	7,299 02	3,459 27
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....	9,556 17	4,841 57	1,849 26	279 79
Dividends unpaid.....	834 19	78 44	78 44	718 44
Individual deposits subject to check.....	46,616 07	64,071 91	47,528 99	38,730 10
Demand certificates of deposit.....	247,104 81	252,519 16	251,527 30	257,461 09
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$453,561 04	\$473,180 75	\$453,283 01	\$445,648 69

STATE BANKING DEPARTMENT.

No. 5607.

FIRST NATIONAL BANK, PETOSKEY.

WILLIAM L. CURTIS, *President*; CHRISTOPHER F. HANKEY, *Vice President*; CHALMERS CURTIS, *Cashier*,
 HEBER W. CURTIS, *Assistant Cashier*.

DIRECTORS.—Wm. L. Curtis, Christopher F. Hankey, Morgan Curtis, Chalmers Curtis, Heber W. Curtis.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$609,362 14	\$651,367 59	\$678,066 61	\$753,135 39
Overdrafts, secured and unsecured.....	1,073 77	1,378 91	584 98	663 05
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	4,500 00	4,500 00	4,500 00	4,500 00
Stocks, securities, etc.....	2,100 00	2,100 00	1,600 00	1,600 00
Banking house, furniture and fixtures.....	31,500 00	31,500 00	31,500 00	31,500 00
Other real estate, and mortgages owned.....				350 00
Due from National banks (not reserve agents).....	50,583 70	13,188 18	31,581 87	45,144 88
Due from State banks and bankers.....	27,000 00	7,000 00		
Due from approved reserve agents.....	89,805 06	62,675 71	63,425 12	88,183 45
Checks and other cash items.....	1,847 04	797 25	2,451 03	2,697 51
Exchanges for clearing house.....				
Notes of other National banks.....	2,180 00	1,080 00	4,580 00	480 00
Fractional paper currency, nickels and cents.....	302 62	158 99	293 84	92 86
Specie.....	35,146 45	34,633 20	38,886 10	47,028 45
Legal tender notes.....	8,526 00	6,848 00	4,227 00	9,100 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		900 00	2,600 00	2,200 00
Totals.....	\$1,018,926 78	\$973,127 83	\$1,019,296 55	\$1,141,675 59
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	15,000 00	15,660 00	20,000 00
Undivided profits less expenses and taxes paid.....	1,223 95	2,183 13	4,499 18	520 65
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....	40,239 39	44,527 03	41,493 56	24,610 25
Dividends unpaid.....				
Individual deposits subject to check.....	307,191 50	275,591 47	316,842 31	420,912 49
Demand certificates of deposit.....				
Time certificates of deposit.....	405,271 94	385,826 20	390,811 50	425,632 20
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,018,926 78	\$973,127 83	\$1,019,296 55	\$1,141,675 59

No. 4446.

FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

H. G. BARNUM, *President*; JOHN E. MILLER, *Vice President*; T. A. GOULDEN, *Cashier*; GUS HILL, D. D. BROWN, *Assistant Cashiers*.

DIRECTORS.—H. G. Barnum, W. L. Jenks, Peter Hill, James Bradley, F. A. Peavey, F. J. Dixon, Phil Elchhorn, Jr., F. E. Beard, J. E. Miller, D. P. Markey, Henry McMorran.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$1,237,819 20	\$1,276,282 22	\$1,204,317 83	\$1,247,393 85
Overdrafts, secured and unsecured.....	856 20	1,155 36	1,120 62	8,737 55
U. S. Bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. Bonds to secure U. S. deposits.....	65,000 00	65,000 00	100,000 00	100,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	107,975 00	147,077 96	146,039 01	145,076 85
Banking house, furniture and fixtures.....	62,000 00	62,000 00	62,000 00	60,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	14,197 64	11,853 12	3,495 48	6,471 25
Due from approved reserve agents.....	246,918 70	199,336 12	194,439 06	205,519 50
Checks and other cash items.....	9,930 77			
Exchanges for clearing house.....		4,828 64	8,256 32	9,142 09
Notes of other National banks.....	3,374 00	3,036 00	6,199 00	4,756 00
Fractional paper currency, nickels and cents....	1,786 13	736 24	365 42	447 49
Specie.....	40,577 05	39,195 30	42,247 80	39,382 25
Legal tender notes.....	47,069 00	33,906 00	45,728 00	56,983 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,994,523 69	\$2,001,906 86	\$1,971,708 54	\$2,041,409 83
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid..	41,383 51	43,829 79	41,662 33	43,708 93
National bank notes outstanding.....	149,995 00	149,995 00	149,995 00	149,995 00
Due to other National banks.....				
Due to State banks and bankers.....	96,610 94	78,238 12	54,207 14	72,290 78
Dividends unpaid.....				25 00
Individual deposits subject to check.....	1,275,840 75	1,279,682 44	1,284,028 94	1,353,783 69
Demand certificates of deposit.....	163,352 52	169,657 69	134,946 27	121,288 39
Time certificates of deposit.....				
Certified checks.....	65 54	3,565 54	3,218 04	318 04
Cashier's checks outstanding.....				
United States deposits.....	65,000 00	64,916 20	98,211 15	95,699 66
Deposits of U. S. disbursing officers.....		5,081 65	1,788 85	4,300 34
Notes and bills rediscounted.....				
Accrued interest on savings accounts.....	2,275 43	6,875 43	3,650 82	
Bills payable.....				
Secretary of Treasury.....		65 00		
Liabilities other than those above stated.....				
Totals.....	\$1,994,523 69	\$2,001,906 86	\$1,971,708 54	\$2,041,409 83

STATE BANKING DEPARTMENT.

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; E. B. CHURCH, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS.—C. H. Winchester, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen, Joel Barnes.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$138,961 59	\$138,935 95	\$137,663 63	\$138,953 01
Overdrafts, secured and unsecured.....	5,103 71	3,232 64	1,890 40	1,437 97
U. S. Bonds to secure circulation.....	22,500 00	22,500 00	22,500 00	22,500 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	3,350 00	3,350 00	3,350 00	3,350 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	4,647 18	18,365 50	16,788 78	5,490 93
Checks and other cash items.....	86 33	982 84	127 50	666 10
Exchanges for clearing house.....				
Notes of other National banks.....	3,495 00	2,470 00	3,467 00	3,396 00
Fractional paper currency, nickels and cents..	65 99	112 21	106 85	63 77
Specie.....	4,918 36	5,065 65	4,742 51	4,361 00
Legal tender notes.....	1,000 00	3,000 00	2,000 00	2,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$185,253 16	\$199,139 79	\$193,761 67	\$183,843 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	17,015 42	18,214 14	20,177 57	18,202 73
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	50,078 31	55,168 05	55,078 76	48,413 90
Demand certificates of deposit.....	35,659 43	43,257 60	36,005 34	34,727 15
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$185,253 16	\$199,139 79	\$193,761 67	\$183,843 78

NATIONAL BANKS OF MICHIGAN.

419

No. 4413.

FIRST NATIONAL BANK, REED CITY.

J. W. PARKHURST, *President*; W. A. ALLEN, *Vice President*; L. G. HAMMOND, *Cashier*.

DIRECTORS.—J. W. Parkhurst, J. B. Judkins, N. A. Stoddard, L. G. Hammond, J. L. Rayfuse, J. C. Holden, A. J. Auer, Theo. Schmidt, L. B. Winsor, Will Curtis, Mary W. Parkhurst.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$386,666 05	\$405,288 14	\$391,630 65	\$446,105 45
Overdrafts, secured and unsecured.....	3,789 15	3,766 38	7,695 61	4,544 38
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. and other Bonds.....	.			
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,502 97
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	20,616 60	46,505 16	54,078 25	23,634 07
Due from State banks and bankers.....				
Due from approved reserve agents.....	32,390 69	15,198 04	26,459 07	11,261 59
Checks and other cash items.....				
Exchanges for clearing house.....				
Notes of other National banks.....	9,895 00	8,125 00	10,560 00	1,722 00
Fractional paper currency, nickels and cents..	324 89	329 86	309 87	346 89
Specie.....	18,420 00	17,180 00	17,456 50	12,612 50
Legal tender notes.....	6,102 00	2,915 00	4,483 00	5,210 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$539,604 38	\$560,757 58	\$574,172 95	\$567,729 85
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	730 61	3,528 54	6,626 47	1,829 51
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	129,880 74	132,840 21	136,738 39	132,395 62
Demand certificates of deposit.....	298,993 03	314,388 83	320,808 09	323,504 72
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$539,604 38	\$560,757 58	\$574,172 95	\$567,729 85

No. 5199.

THE FIRST NATIONAL BANK, ROCKLAND.

L. STANNARD, *President*; C. A. MUELLER, *Vice President*; CHARLES F. SMITH, *Cashier*;
L. STANNARD, JR., *Assistant Cashier*.

DIRECTORS.—L. Stannard, Thos. Hooper, Eliza Chynoweth, B. F. Chynoweth, Charles F. Smith,
C. A. Mueller, Robert P. Dunstan.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$96,026 47	\$101,950 82	\$93,745 62	\$78,760 63
Overdrafts, secured and unsecured.....	2,240 20	2,900 28	1,965 53	2,559 72
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	800 00	400 00	400 00	
Stocks, securities, etc.....	31,075 00	31,075 00	30,975 00	35,075 00
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents) ..	7,328 14	4,866 37	8,061 96	5,770 13
Due from State banks and bankers.....	3,398 65	3,518 58	8,868 29	6,495 50
Due from approved reserve agents.....	44,809 43	21,570 14	35,488 49	43,031 03
Checks and other cash items.....	1,090 53	200 61	70 52	866 12
Exchanges for clearing house.....				
Notes of other National banks.....	1,150 00	760 00	350 00	675 00
Fractional paper currency, nickels and cents..	220 12	133 76	158 24	142 75
Specie.....	6,782 70	5,729 35	5,602 35	8,725 00
Legal tender notes.....	4,450 00	3,700 00	3,200 00	3,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$233,621 24	\$211,054 91	\$222,233 99	\$219,850 88
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid..	2,248 64	921 38	1,858 61	899 89
National bank notes outstanding.....	25,000 00	25,000 00	24,500 00	25,000 00
Due to other National banks.....	11,529 81	2,905 95	510 98	7,263 83
Due to State banks and bankers.....		8 20		533 55
Dividends unpaid.....	62 50	97 50	62 50	150 00
Individual deposits subject to check.....	152,092 16	138,007 00	152,337 02	142,449 28
Demand certificates of deposit.....	12,688 13	13,484 88	12,834 88	13,134 15
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....		630 00	130 00	420 18
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$233,621 24	\$211,054 91	\$222,233 99	\$219,850 88

No. 2186.

CITIZEN'S NATIONAL BANK, ROMEO.

JOHN SMITH, JR., *President*; HENRY J. MCKAY, *Vice President*; S. A. READE, *Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS.—John Smith, Jr., James R. Morland, Uriel Townsend, Albert J. Crismon, Henry J. McKay, Samuel A. Reade, Allen McKay, Richard S. Reade, Charles B. Kidder.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$106,503 65	\$119,289 44	\$136,935 58	\$142,824 53
Overdrafts, secured and unsecured.....	199 18	356 15	336 15	224 00
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	19,500 00	19,350 00	19,050 00	19,000 00
Banking house, furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate, and mortgages owned.....	1,050 00	1,050 00	1,050 00	1,050 00
Due from National banks (not reserve agents).....	170 50	170 50	170 50	170 50
Due from State banks and bankers.....	4,392 49	4,779 68	9,794 05	4,957 05
Due from approved reserve agents.....	41,374 62	31,384 78	13,496 64	13,500 12
Checks and other cash items.....	873 66	4,375 22	683 99	663 47
Exchanges for clearing house.....				
Notes of other National banks.....	2,321 00	3,800 00	7,665 00	5,910 00
Fractional paper currency, nickels and cents.....	68 27	65 50	63 48	66 39
Specie.....	6,002 25	7,616 70	7,428 15	6,719 60
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$215,305 62	\$224,487 97	\$228,923 54	\$227,335 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	1,946 85	2,632 01	3,409 28	793 62
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	2,078 00	910 00	490 00	396 00
Individual deposits subject to check.....	126,280 77	135,945 96	140,024 26	141,146 04
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$215,305 62	\$224,487 97	\$228,923 54	\$227,335 66

STATE BANKING DEPARTMENT.

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

J. F. BRAND, *President*; G. A. ALDERTON, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS.—J. F. Brand, George A. Alderton, M. O. Robinson, A. C. Melze, J. W. Fordney, Ed. A. McCarthy.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$811,054 41	\$847,429 91	\$813,721 48	\$828,021 33
Overdrafts, secured and unsecured.....	3,504 34	3,351 33	726 18	4,214 55
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	3,462 50	3,462 50	4,357 96	3,500 00
Stocks, securities, etc.....	41,198 50	41,198 50	41,198 50	42,211 15
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00	6,000 00
Due from National banks (not reserve agents).....	19,233 82	16,831 37	12,073 90	3,382 41
Due from State banks and bankers.....	4,625 57	953 30	3,146 53	7,083 26
Due from approved reserve agents.....	167,806 42	142,430 36	206,339 88	77,800 18
Checks and other cash items.....	1,139 08	238 16	1,843 72	1,941 11
Exchanges for clearing house.....	2,921 05	1,736 69	7,714 77	4,238 92
Notes of other National banks.....	422 00	1,016 00	324 00	3,694 00
Fractional paper currency, nickels and cents.....	116 37	145 23	99 38	145 02
Specie.....	27,491 15	30,632 45	30,937 55	32,465 05
Legal tender notes.....	25,700 00	23,550 00	37,100 00	15,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. Treasurer, other than 5% redemption fund.....				
Totals.....	\$1,279,734 21	\$1,283,975 80	\$1,330,583 65	\$1,205,857 58
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid..	18,978 11	24,642 88	28,193 82	23,385 95
National bank notes outstanding.....	97,700 00	100,000 00	96,500 00	100,000 00
Due to other National banks.....		784 81	1,418 23	689 58
Due to State banks and bankers.....	34,448 84	54,476 28	56,948 52	44,707 61
Dividends unpaid.....	168 00	12 00		188 00
Individual deposits subject to check.....	720,979 70	688,982 28	729,027 19	631,045 97
Demand certificates of deposit.....	157,448 86	164,533 81	165,185 19	155,809 77
Time certificates of deposit.....				
Certified checks.....	9 54	542 58	9 54	9 54
Cashier's checks outstanding.....	1 16	1 16	301 16	21 16
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,279,734 21	\$1,283,975 80	\$1,330,583 65	\$1,205,857 58

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEORGE B. MORLEY, *President*; WALTER S. EDDY, ALBERT H. MORLEY, *Vice Presidents*;
EDWARD W. GLYNN, *Cashier*.

DIRECTORS.—Geo. W. Morley, Waldo A. Avery, Walter S. Eddy, Stanford T. Crapo, George B. Morley,
Frank D. Ewen, Temple E. Dorr, Arthur D. Eddy, James B. Peter.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$2,853,697 96	\$2,877,657 35	\$2,868,282 41	\$2,845,916 31
Overdrafts, secured and unsecured.....	817 14	728 45	1,888 58	4,351 09
U. S. Bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. Bonds to secure U. S. deposits.....	120,000 00	120,000 00	250,000 00	250,000 00
U. S. Bonds on hand.....	450,100 00	447,100 00	316,100 00	316,100 00
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	233,556 76	327,585 10	419,265 10	385,695 00
Banking house, furniture and fixtures.....	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents)...	15,969 35	16,433 58	24,378 59	10,096 25
Due from State banks and bankers.....	62,014 30	67,041 45	57,836 38	45,080 31
Due from approved reserve agents.....	478,462 39	317,902 33	405,879 09	621,714 60
Checks and other cash items.....	1,690 24	1,122 35	1,545 26	858 37
Exchanges for clearing house.....	6,666 61	6,396 05	17,956 30	5,438 89
Notes of other National banks.....	5,785 00	5,600 00	1,675 00	6,045 00
Fractional paper currency, nickels and cents..	1,703 72	1,873 58	1,996 78	1,253 63
Specie.....	221,180 80	211,452 00	216,767 00	220,854 75
Legal tender notes.....	110,485 00	67,956 00	78,700 00	64,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	8,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....			1,700 00	
Totals.....	\$4,817,129 27	\$4,722,448 24	\$4,918,980 49	\$5,032,404 20
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits less expenses and taxes paid..	44,004 63	56,152 98	63,478 00	61,517 64
National bank notes outstanding.....	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	38,829 99	37,781 45	43,512 62	22,514 52
Due to State banks and bankers.....	795,184 26	680,983 66	638,319 30	642,301 53
Dividends unpaid.....				
Individual deposits subject to check.....	2,492,229 38	2,463,111 77	2,500,769 93	2,753,986 15
Demand certificates of deposit.....	425,063 01	457,728 45	501,136 55	394,184 36
Time certificates of deposit.....				
Certified checks.....	1,300 00	3,151 53	7,660 75	7,950 00
Cashier's checks outstanding.....	518 00	3,538 40	14,103 34	
United States deposits.....	120,000 00	120,000 00	250,000 00	250,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$4,817,129 27	\$4,722,448 24	\$4,918,980 49	\$5,032,404 20

STATE BANKING DEPARTMENT.

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; E. H. HOTCHKISS, *Vice President and Cashier*.

DIRECTORS.—O. W. Johnson, P. Mulcrone, E. H. Hotchkiss, P. J. Murray, P. E. Murray.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$356,392 75	\$356,838 66	\$351,104 70	\$433,778 61
Overdrafts, secured and unsecured.....		199 06	3 43	102 39
U. S. Bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	47,829 25	47,829 25	47,829 25	57,479 25
Banking house, furniture and fixtures.....	18,000 00	17,998 50	17,998 50	16,996 00
Other real estate, and mortgages owned.....	9,006 75	9,136 01	9,036 01	9,097 65
Due from National banks (not reserve agents).....	1,710 37	979 54	2,459 84	4,404 71
Due from State banks and bankers.....	948 56	798 06	883 65	244 67
Due from approved reserve agents.....	55,602 17	87,462 17	107,147 63	96,966 26
Checks and other cash items.....	453 57	481 65	534 24	912 93
Exchanges for clearing house.....				
Notes of other National banks.....	2,850 00	1,515 00	3,549 00	8,000 00
Fractional paper currency, nickels and cents..	1,356 03	1,355 53	1,468 00	817 13
Specie.....	22,454 40	20,618 05	23,370 20	24,913 55
Legal tender notes.....	3,000 00	4,000 00	6,000 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$532,728 85	\$502,336 48	\$584,519 45	\$676,838 15
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid..	7,149 31	8,961 16	10,222 50	12,574 11
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	432 00	40 00	40 00	50 00
Individual deposits subject to check.....	140,844 02	146,832 38	168,953 96	248,271 32
Demand certificates of deposit.....	301,803 52	324,002 94	322,802 99	332,442 72
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Reserved for taxes.....				1,000 00
Liabilities other than those above stated.....				
Totals.....	\$532,728 85	\$502,336 48	\$584,519 45	\$676,838 15

NATIONAL BANKS OF MICHIGAN.

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No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN C. HICKS, *President*; GALUSHA PENNELL, *Vice President*; R. C. DEXTER, *Cashier*.

DIRECTORS.—John C. Hicks, Galusha Pennell, Cooley E. Ball, Coleman C. Vaughan, P. E. Walsworth, O. P. DeWitt, R. C. Dexter.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$158,381 05	\$163,235 06	\$173,429 71	\$208,104 00
Overdrafts, secured and unsecured.....	2,516 66	2,204 86	4,353 74	3,469 41
U. S. Bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				
Stocks, securities, etc.....	51,672 22	40,535 62	42,243 45	48,440 97
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....	17,355 23	26,301 40	30,872 14	34,077 95
Due from National banks (not reserve agents).....		1,000 00		700 00
Due from State banks and bankers.....	4,545 22	3,983 29	9,478 84	5,235 20
Due from approved reserve agents.....	126,122 45	158,342 44	192,114 46	32,340 17
Checks and other cash items.....	879 39	2,243 30	120 82	617 96
Exchanges for clearing house.....				
Notes of other National banks.....	435 00	480 00	345 00	405 00
Fractional paper currency, nickels and cents..	387 04	395 13	278 63	177 76
Specie.....	17,749 45	16,107 70	20,996 15	17,351 00
Legal tender notes.....	3,090 00	2,770 00	4,685 00	2,820 00
Redemption fund with U. S. treasurer (5% of circulation).....	750 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$405,883 71	\$440,348 39	\$501,667 94	\$376,529 42
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	9,757 54	10,950 80	12,594 86	12,469 55
National bank notes outstanding.....	15,000 00	15,000 00	15,000 00	15,000 00
Due to other National banks.....				
Due to State banks and bankers.....	7,260 56	7,293 58	16,425 06	5,148 92
Dividends unpaid.....				
Individual deposits subject to check.....	212,816 66	232,014 28	293,498 81	180,981 21
Demand certificates of deposit.....	101,260 92	114,801 70	103,796 68	102,641 71
Time certificates of deposit.....				
Certified checks.....	288 03	288 03	352 53	288 03
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$405,883 71	\$440,348 39	\$501,667 94	\$376,529 42

STATE BANKING DEPARTMENT.

No. 5594.

COMMERCIAL NATIONAL BANK, ST. JOSEPH.

JAS. M. BALL, *President*; M. W. STOCK, *Vice President*; A. N. REECE, *Cashier*;

DIRECTORS.—Jas. M. Ball, M. W. Stock, W. A. Preston, I. W. Allen, A. N. Reece, Frank P. Graves, A. Canavan.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$156,557 37	\$153,297 13	\$167,763 29	\$152,264 88
Overdrafts, secured and unsecured.....	163 91	250 70	759 79	121 25
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,590 00	1,590 00	1,570 00	1,550 00
Stocks, securities, etc.....	26,838 00	24,734 68	24,734 68	29,696 68
Banking house, furniture and fixtures.....	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate, and mortgages owned.....	4,000 00	4,000 00	4,000 00	4,000 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	2,532 79	1,045 83	1,632 07	
Due from approved reserve agents.....	95,392 37	82,674 25	40,562 15	110,145 13
Checks and other cash items.....	942 12	66 53	214 14	231 08
Exchanges for clearing house.....	1,080 02	823 85	1,092 89	619 80
Notes of other National banks.....	1,600 00	1,455 00	2,555 00	3,065 00
Fractional paper currency, nickels and cents....	822 12	1,608 37	1,003 93	1,083 45
Specie.....	17,844 22	14,912 35	11,588 95	17,902 55
Legal tender notes.....	1,500 00	4,000 00	3,500 00	4,900 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$375,362 92	\$354,958 69	\$325,476 89	\$390,079 82
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,500 00	6,500 00	6,500 00	6,500 00
Undivided profits less expenses and taxes paid..	7,747 88	8,747 90	9,699 83	10,092 65
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				1,293 68
Dividends unpaid.....				75 49
Individual deposits subject to check.....	233,261 11	199,042 20	178,192 56	183,600 29
Demand certificates of deposit.....	27,853 93	40,668 59	31,081 50	88,457 71
Time certificates of deposit.....				
Certified checks.....			3 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$375,362 92	\$354,958 69	\$325,476 89	\$390,079 82

NATIONAL BANKS OF MICHIGAN.

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No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; CHASE S. OSBORN, *Vice President*; EDWARD H. MEAD, *Cashier*;
ALBERT H. PASSMORE, *Assistant Cashier*.

DIRECTORS.—Geo. Kemp, Jno. A. Colwell, J. H. Steere, Otto Fowle, Edward H. Mead, John H. Hickler,
Chase S. Osborn, W. F. Ferguson, Robert G. Ferguson.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$439,574 02	\$487,700 63	\$389,996 19	\$495,369 78
Overdrafts, secured and unsecured.....	83 70	191 17	81 81	91 76
U. S. Bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	2,250 00	2,250 00	2,250 00	2,250 00
Stocks, securities, etc.....			102,023 75	
Banking house, furniture and fixtures.....	41,000 00	41,000 00	41,000 00	41,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	2,157 87	11,478 26	1,715 29	3,191 88
Due from approved reserve agents.....	164,497 44	131,390 71	125,359 32	149,166 77
Checks and other cash items.....			2,034 65	
Exchanges for clearing house.....	2,085 49	598 58		1,720 89
Notes of other National banks.....	3,548 00	3,990 00	3,927 00	3,108 00
Fractional paper currency, nickels and cents..	943 29	631 34	303 05	655 35
Specie.....	11,318 50	12,566 15	16,044 95	18,420 55
Legal tender notes.....	22,000 00	18,500 00	23,000 00	27,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,000 00		900 00	1,700 00
Totals.....	\$766,708 31	\$786,546 84	\$784,886 01	\$819,924 98
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid..	12,498 65	1,668 96	4,346 70	6,150 29
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	444,428 47	446,608 57	443,381 91	477,739 65
Demand certificates of deposit.....	10,368 55	10,823 61	5,810 09	5,927 13
Time certificates of deposit.....	104,412 64	123,445 70	127,339 31	123,624 51
Insurance fund.....		9,000 00	9,000 00	9,000 00
Certified checks.....			8 00	2,218 40
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				2,5 00
Collections.....				
Liabilities other than those above stated.....				
Totals.....	\$766,708 31	\$786,546 84	\$784,886 01	\$819,924 98

STATE BANKING DEPARTMENT.

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

L. E. WHITE, *President*; JAMES THORNTON, *Vice President*; H. L. ANTHONY, *Cashier*;
C. W. GRAVES, *Assistant Cashier*.

DIRECTORS.—L. E. White, James Thornton, Arthur W. Wright, H. L. Anthony, W. C. Grobhlser,
Charles Erbsmehl, John H. Whitmer.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$196,374 31	\$206,544 89	\$209,195 54	\$220,880 35
Overdrafts, secured and unsecured.....	3,136 42	1,689 70	1,413 12	1,222 99
U. S. Bonds to secure circulation.....	16,500 00	16,500 00	16,500 00	16,500 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,250 00	1,250 00	1,250 00	1,250 00
Stocks, securities, etc.....	86,548 11	85,597 00	86,931 00	88,956 84
Banking house, furniture and fixtures.....	12,974 73	12,974 73	12,974 73	12,974 73
Other real estate, and mortgages owned.....	6,913 54	6,713 54	6,613 54	6,013 54
Due from National banks (not reserve agents).....	779 58			
Due from State banks and bankers.....	3,910 60	7,152 84	7,740 47	7,337 11
Due from approved reserve agents.....	69,594 86	67,709 67	56,157 67	55,652 18
Checks and other cash items.....	234 54	492 50	323 07	1,008 90
Exchanges for clearing house.....				
Notes of other National banks.....				
Fractional paper currency, nickels and cents..	348 86	467 17	485 58	616 76
Specie.....	12,656 30	12,189 50	11,499 05	12,930 30
Legal tender notes.....	12,326 00	6,659 00	9,439 00	13,959 00
Redemption fund with U. S. treasurer (5% of circulation).....	825 00	825 00	825 00	825 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$414,372 85	\$426,765 54	\$421,347 77	\$440,097 70
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,300 00
Undivided profits less expenses and taxes paid..	3,131 46	4,184 14	4,182 87	3,635 41
National bank notes outstanding.....	16,500 00	16,500 00	16,500 00	16,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	87 50			
Individual deposits subject to check.....	85,673 03	86,872 79	82,972 04	101,749 17
Demand certificates of deposit.....	237,980 86	248,208 61	246,692 86	246,913 12
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$414,372 85	\$426,765 54	\$421,347 77	\$440,097 70

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

GARDNER POWELL, *President*; C. SHAAD, F. H. CASE, *Vice Presidents*;
 NORMAN W. GARRISON, *Cashier*.

DIRECTORS.—Gardner Powell, Conrad Shaad, Chas. G. Cox, F. H. Case, N. W. Garrison, P. P. Major.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$270,106 62	\$269,149 45	\$258,837 97	\$251,710 49
Overdrafts, secured and unsecured.....	6,570 27	4,100 72	4,953 34	4,881 33
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,850 00	1,850 00	1,850 00	1,850 00
Stocks, securities, etc.....	30,660 00	32,716 00	44,386 50	53,075 00
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....	6,965 10	6,965 10	6,965 10	6,965 10
Due from National banks (not reserve agents).....	674 75	588 75	894 75	448 25
Due from State banks and bankers.....				
Due from approved reserve agents.....	21,014 04	19,845 64	30,883 02	29,969 57
Checks and other cash items.....	266 07	444 35	672 92	224 95
Exchanges for clearing house.....				
Notes of other National banks.....	1,548 00	1,344 00	2,475 00	1,682 00
Fractional paper currency, nickels and cents.....	300 67	283 98	113 21	291 30
Specie.....	8,830 20	10,191 40	10,369 10	11,473 85
Legal tender notes.....	8,000 00	11,000 00	10,000 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 6% redemption fund.....				
Totals.....	\$416,285 72	\$417,979 39	\$431,890 91	\$432,071 84
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,000 00	6,000 00	7,500 00	7,500 00
Undivided profits less expenses and taxes paid.....	296 64	1,253 72	696 37	475 80
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	114,507 17	118,892 94	115,531 41	110,500 80
Demand certificates of deposit.....	188,981 91	191,832 73	208,163 13	206,096 84
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....			5,000 00	
Bills payable.....	6,500 00			7,500 00
Liabilities other than those above stated.....				
Totals.....	\$416,285 72	\$417,979 39	\$431,890 91	\$432,071 84

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JOHN T. BEADLE, *President*; FRANK HAMILTON, B. J. MORGAN, *Vice Presidents*; L. F. TITUS, *Cashier*;
W. M. KELLOGG, *Assistant Cashier*.

DIRECTORS.—John T. Beadle, B. J. Morgan, Frank Hamilton, M. B. Covell, Henry S. Hull, Chas. F. Read, Leon F. Titus.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$532,145 90	\$574,491 45	\$552,421 26	\$556,966 37
Overdrafts, secured and unsecured.....	862 48	291 48	998 13	1,322 71
U. S. Bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	5,625 00	5,625 00	5,625 00	5,625 00
Stocks, securities, etc.....	94,575 44	74,837 72	91,358 15	90,449 98
Banking house, furniture and fixtures.....	1,500 00	1,785 00	1,915 65	
Other real estate, and mortgages owned.....	8,000 00	8,000 00	8,000 00	8,000 00
Due from National banks (not reserve agents).....	6,490 61	17,649 84	4,492 24	5,146 81
Due from State banks and bankers.....	4,764 23	5,245 80	10,400 54	
Call loans.....				30,000 00
Due from approved reserve agents.....	48,343 07	51,805 98	52,607 02	51,597 42
Checks and other cash items.....	14,584 79	14,028 22	8,267 85	6,802 13
Revenue stamps.....	90 00	90 00	135 00	123 00
Exchanges for clearing house.....				2,229 91
Notes of other National banks.....	4,000 00	10,000 00	15,000 00	10,000 00
Fractional paper currency, nickels and cents.....	343 06	332 65	337 28	552 81
Specie.....	32,548 15	27,781 00	31,980 80	28,751 50
Legal tender notes.....	8,000 00	10,000 00	10,000 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Taxes paid for shareholders.....	670 95	670 95	670 95	2,758 27
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$917,543 68	\$957,635 09	\$949,209 87	\$965,325 91
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	3,096 29	6,025 59	8,543 70	2,633 43
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	260 00	60 00		268 00
Individual deposits subject to check.....	363,973 09	399,894 83	394,424 69	397,264 60
Demand certificates of deposit.....	280,168 34	280,839 47	281,549 48	290,125 88
Time certificates of deposit.....				
Certified checks.....	45 96	815 20	4,692 00	34 00
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$917,543 68	\$957,635 09	\$949,209 87	\$965,325 91

No. 2372.

FARMER'S NATIONAL BANK, UNION CITY.

D. D. BUELL, *President*; JOHN P. FOX, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS.—Darius D. Buell, John P. Fox, T. B. Case, F. T. Bisbee, T. B. Buell.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$160,657 54	\$166,433 33	\$168,385 09	\$170,768 20
Overdrafts, secured and unsecured.....	6,912 19	7,508 00	7,722 34	7,657 31
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	767 50	767 50	767 50	767 50
Stocks, securities, etc.....	5,000 00	6,000 00	6,000 00	6,000 00
Banking house, furniture and fixtures.....	7,700 00	7,700 00	7,700 00	7,500 00
Other real estate, and mortgages owned.....	12,400 00	12,400 00	12,400 00	12,400 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	8,787 92	6,925 17	6,696 65	7,543 18
Due from approved reserve agents.....	24,841 53	41,610 81	24,328 07	25,813 41
Checks and other cash items.....	1,728 91	2,708 14	3,712 02	1,353 65
Exchanges for clearing house.....			12,693 02	
Notes of other National banks.....	5,123 00	5,551 00	7,707 00	4,524 00
Fractional paper currency, nickels and cents..	14 95	10 11	11 19	11 91
Specie.....	10,462 85	10,002 36	10,465 25	10,596 00
Legal tender notes.....	7,000 00	7,000 00	9,000 00	8,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$303,886 39	\$327,116 36	\$330,088 13	\$315,435 16
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	6,119 37	6,488 92	6,662 70	7,355 33
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	2,244 00	1,230 00	852 00	270 00
Individual deposits subject to check.....	46,015 74	62,244 06	71,096 71	59,634 48
Demand certificates of deposit.....	139,507 28	147,153 38	141,476 72	138,175 35
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$303,886 39	\$327,116 36	\$330,088 13	\$315,435 16

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCausey, *President*; ISAAC TOWER, *Vice President*; J. S. NEABITT, *Cashier*.

DIRECTORS.—J. W. McCausey, Isaac Tower, W. H. Tower, W. D. Baker, M. F. Buell, C. E. Hurd, Henry Seymour.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$205,178 62	\$209,365 77	\$212,296 16	\$201,538 59
Overdrafts, secured and unsecured.....	7,085 66	8,163 28	5,315 40	6,591 53
U. S. Bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds on hand.....	60 00	60 00	60 00	60 00
Premiums on U. S. Bonds.....	4,200 00	4,200 00	4,200 00	4,000 00
Stocks, securities, etc.....	54,394 73	53,133 73	54,011 33	33,815 53
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate, and mortgages owned.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....		6,883 72		
Due from approved reserve agents.....	53,050 18	34,028 61	13,557 96	38,801 29
Checks and other cash items.....	496 76	33 35	128 22	1,581 43
Exchanges for clearing house.....	905 00			
Notes of other National banks.....		2,468 00	1,330 00	1,540 00
Fractional paper currency, nickels and cents....	185 65	175 87	106 32	140 12
Specie.....	8,447 45	9,500 75	8,358 25	9,172 00
Legal tender notes.....	4,500 00	6,600 00	8,450 00	16,100 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$450,994 05	\$447,113 08	\$420,363 64	\$425,840 59
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	9,053 32	10,039 66	10,744 75	8,501 41
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	89,543 53	89,996 18	81,298 05	92,824 08
Demand certificates of deposit.....	192,397 20	187,077 24	168,320 84	164,515 10
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$450,994 05	\$447,113 08	\$420,363 64	\$425,840 59

No. 8723.

VASSAR NATIONAL BANK, VASSAR.

FRANK HELLERICK, *President*; ERVING H. KNIGHT, *Vice President*; GEO. D. CLARKE, *Cashier*;
 ROSCOE C. WIXSON, *Assistant Cashier*.

DIRECTORS.—Frank Hellerick, Erving H. Knight, Geo. D. Clarke, Roscoe C. Wixson, William J. Hoxsie,
 Samuel P. Selden, Joseph W. Selden, H. L. Morris.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				\$35,371 60
Overdrafts, secured and unsecured.....				484 47
U. S. Bonds to secure circulation.....				6,250 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....				273 92
Stocks, securities, etc.....				5,000 00
Banking house, furniture and fixtures.....				6,500 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				16,495 81
Due from approved reserve agents.....				3,934 79
Checks and other cash items.....				3,181 41
Exchanges for clearing house.....				
Notes of other National banks.....				400 00
Fractional paper currency, nickels and cents.....				27 83
Specie.....				761 00
Legal tender notes.....				4,000 00
Redemption fund with U. S. treasurer (5% of circulation).....				312 50
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....				\$82,993 33
Liabilities.				
Capital stock paid in.....				\$25,000 00
Surplus fund.....				
Undivided profits less expenses and taxes paid.....				271 38
National bank notes outstanding.....				6,250 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....				23,515 86
Demand certificates of deposit.....				
Time certificates of deposit.....				27,956 09
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....				\$82,993 33

No. 5482.

FIRST NATIONAL BANK, YALE.

A. E. SLEEPER, *President*; F. A. GRISWOLD, *Vice President*; E. F. FEAD, *Cashier*;
D. A. MCKEITH, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, F. A. Griswold, E. F. Fead, Bart McNulty, T. U. Wharton, Lincoln Avery,
W. F. Ruh, W. V. Andreae.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$180,335 91	\$191,397 03	\$188,792 45	\$207,208 40
Overdrafts, secured and unsecured.....	524 37	2,227 01	859 03	391 60
U. S. Bonds to secure circulation.....	40,000 00	40,000 00	40,000 00	40,000 00
U. S. Bonds to secure U. S. deposits.....				
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	11,425 32	4,974 38	7,135 34	7,306 64
Due from approved reserve agents.....	36,481 97	39,971 53	44,619 16	46,123 38
Checks and other cash items.....	169 61	439 69	109 39	135 75
Exchanges for clearing house.....				
Notes of other National banks.....	240 00	615 00	270 00	155 00
Fractional paper currency, nickels and cents..	210 48	294 29	260 45	210 48
Specie.....	6,748 00	5,895 10	5,948 05	5,431 70
Legal tender notes.....	9,465 00	8,112 00	11,578 00	15,896 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,000 00	2,000 00	2,000 00	2,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$294,601 26	\$302,926 03	\$308,571 87	\$331,858 95
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,250 00
Undivided profits less expenses and taxes paid..	1,037 30	2,712 96	3,130 80	1,174 51
National bank notes outstanding.....	40,000 00	40,000 00	40,000 00	40,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	375 00			
Individual deposits subject to check.....	32,177 54	28,998 98	33,981 53	47,401 90
Demand certificates of deposit.....	141,566 98	150,390 12	149,277 33	155,507 51
Time certificates of deposit.....	35,444 44	36,823 97	38,182 21	43,525 03
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$294,601 26	\$302,926 03	\$308,571 87	\$331,858 95

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; D. L. QUIRK, JR., *Cashier*;
F. L. GALLUP, *Assistant Cashier*.

DIRECTORS.—D. L. Quirk, C. S. Wortley, C. E. King, D. C. Griffin, T. W. McAndrew.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....	\$196,592 07	\$519,462 01	\$555,422 56	\$591,772 74
Overdrafts, secured and unsecured.....	802 33	345 97	233 39	617 91
U. S. Bonds to secure circulation.....	33,500 00	33,500 00	33,500 00	33,500 00
U. S. Bonds to secure U. S. deposits.....				
Bills in transit.....	33,089 75	29,132 50	22,436 50	20,792 52
U. S. Bonds on hand.....				
Premiums on U. S. Bonds.....	1,700 00	1,700 00		123 60
Stocks, securities, etc.....	177,400 00	177,400 00	192,400 00	199,900 00
Banking house, furniture and fixtures.....	42,000 00	42,000 00	42,000 00	42,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents) ..	2,829 90	7,181 13	1,272 95	
Due from State banks and bankers.....				1,925 25
Due from approved reserve agents.....	57,214 38	88,031 76	50,293 56	46,895 71
Checks and other cash items.....	2,178 44	1,700 51	3,031 41	1,175 48
Exchanges for clearing house.....				
Notes of other National banks.....	2,155 00	2,160 00	2,215 00	2,120 00
Fractional paper currency, nickels and cents..	645 45	826 00	879 90	1,024 00
Specie.....	27,693 15	27,420 70	25,857 00	36,520 90
Legal tender notes.....	15,619 00	16,196 00	26,304 00	43,213 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,675 00	1,675 00	1,675 00	1,675 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$925,094 47	\$948,791 58	\$957,521 27	\$1,023,256 11
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid..	16,352 47	19,412 62	14,142 97	19,770 60
National bank notes outstanding.....	32,800 00	32,500 00	32,900 00	32,800 00
Due to other National banks.....				
Due to State banks and bankers.....	4,929 71	5,517 05	3,314 84	
Dividends unpaid.....	246 00	222 00	156 00	
Individual deposits subject to check.....	188,896 11	188,495 60	151,724 86	156,115 73
Demand certificates of deposit.....	506,870 18	440,195 56	466,931 51	502,933 53
Savings accounts.....		67,445 75	113,351 09	136,636 25
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$925,094 47	\$948,791 58	\$957,521 27	\$1,023,256 11

BANKS COMMENCING BUSINESS

SINCE DECEMBER 1, 1907.

No. 382.

THE WESTPHALIA STATE BANK, WESTPHALIA.

Organized October 16, 1907.

MICHAEL SPITZLEY, *President*; GEO. W. BURHANS, *Vice President and Cashier*.

DIRECTORS.—Michael Spitzley, Stephen Fedewa, John J. Fedewa, Ethel M. Allen, Geo. W. Burhans, Fred H. Knox, Umbra J. Maynard.

Resources.	Report of Jan. 26.	Report of Mar. 22.	Report of May 20.	Report of Aug. 22.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National Bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue account.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

ALPHABETICAL LIST OF
STATE AND NATIONAL BANK CASHIERS
IN MICHIGAN

ALPHABETICAL LIST OF CASHIERS

OF

STATE AND NATIONAL BANKS

IN MICHIGAN.

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